



How to Determine Your OUT OF NETWORK Physical Therapy Benefits

- Call the 1-800 number on your insurance card for customer service. If possible, select the option that will allow you to speak with a customer service representative.
- Ask the customer service representative to quote your physical therapy benefits. Physical therapy benefits may be categorized under rehab benefits along with occupational therapy and speech therapy.
- Make sure the customer service representative understands you are seeing an OUT OF NETWORK provider when you ask for the following information.
 - Do you have an OUT OF NETWORK deductible? YES / NO
 - If YES, how much is your out of network deductible? \$
 - Often, you must meet your deductible before the insurance company will pay for therapy treatment. We will provide you with receipts and superbills for you to mail to your insurance company to help reach the deductible amount.
 - How much of the deductible has already been met? \$
 - What percentage of reimbursement do you have AFTER the deductible is met? %
 - Does your policy require a prescription from your primary care physician? YES / NO
 - Even though Wisconsin is a direct access state (i.e. you do not need a prescription from a medical doctor to see a physical therapist) your insurance policy may still require one for reimbursement. If your policy requires a prescription from your medical doctor/primary care provider, you must obtain one to send in with the claim. You will need to send a copy of your prescription in with your claim
 - Does your policy require pre-authorization or a referral on file for outpatient physical therapy services? YES / NO
 - If your insurance policy requires pre-authorization or a referral on file, you'll need to call the referral coordinator at your primary care physician's office. Ask them to file a referral for your physical therapy treatment that is dated to cover your first physical therapy visit. Referrals and pre-authorizations have an expiration date and some set a visit limit. If you are approaching the expiration date or visit limit you'll need the referral coordinator at your doctor's office to submit a request for more treatment.
- How many physical therapy visits are allowed per year?
- Is the plan based on a calendar year? YES / NO
 - If not, what are the plan dates?

If you do not have, or do not plan on utilizing out of network benefits you do not need a prescription, referral, or pre-authorization to see a physical therapist in the state of Wisconsin.

If necessary, your physical therapist will refer you back to your primary physician for further medical work up.

****This worksheet was created to assist you in obtaining reimbursement for physical therapy services and is not a guarantee of reimbursement to you.**