

## Information for Using "Out of Network" Benefits for Physical Therapy

- 1) Call the phone number on the back of your insurance card.
- 2) Tell them you need to check your policy for "Out of Network benefits for physical therapy" and write down the information that they give you
- 3) Be sure to ask if:
  - **a.** You need "pre-authorization" before you begin therapy?
  - **b.** There is a special form(s) that needs to be filled out and where to obtain that form?
  - **c.** How many visits or how much time before you will need pre-authorization?
  - **d.** How long or how may visits are you allowed:
    - i. per year?
    - ii. per condition?
- 4) What is your deductible, does it apply, and how much has been met?

Please bring this information with you to your first physical therapy appointment.