Out of Network Insurance Questions to ask

Your insurance card will have a member line phone number printed on it, you will need that alongside your ID number.

Ask to speak to a customer service member

1. Do I received Out of Network benefits for Physical Therapy?
2. What is my percentage of coverage?
3. Do I have a deductible?
   1. If so, how much is it?
4. Have I reached my deductible?
5. Do I have a per calendar year or per benefit year plan?
   1. If benefit year, what are my dates of coverage?
   2. Is there a dollar amount limit for coverage?
6. Do I need a referral from a doctor?
   1. If yes, does that doctor need to be my primary physician?
7. Do I need prior authorization (or pre-authorization) filed before starting Physical Therapy?
   1. If yes, is the form already on file?
8. Is there a Specialized form that needs to be completed for reimbursement?
   1. If yes, where is that form located?
   2. What is the mailing address were the form needs to be sent?
   3. Am I able to file online?

\*Some or all of these questions may or may not apply to you. I am available to answer questions you may have. This worksheet has been created to aid you. If you have questions I am happy to help.