



How to Determine Your Insurance Benefits for Physical Therapy
KEEP THIS WORKSHEET FOR YOUR RECORDS

Your purchase is an investment in your health. However, we are pleased to inform you that after treatment, you will be able to use the receipt to submit to your insurance for out-of-network benefits. If you choose, most insurance companies have a form on their website that you can access to utilize your out-of-network benefits. Along with the form required by your insurance company, you will use your receipt from Devine Strength & Physiotherapy to submit for payment. The payment will come directly to you.

Below are some helpful hints to find out what YOU need to know about insurance reimbursement. For accurate information call the member services toll free # on your insurance card. Make sure you speak to a customer service provider. Do not use the automated system.

Name of person you are speaking with: _____ Date and time of day: _____
Tracking ID for the call or representative ID: _____

1. Ask the customer service provider to quote your physical therapy benefits in general (these are frequently termed rehabilitation benefits).
2. Make sure the customer service provider understands you are seeing a non-preferred provider/out-of-network provider, via direct access or for whom you have a doctor's referral.
3. Ask if pre-authorization or pre-certification is required. If yes, please allow at least one week to process BEFORE your initial consultation. **Let Devine Strength & Physiotherapy know immediately and whether a form is required to fill out.**
4. Do I have a deductible? Y / N
 - o If so, how much is it? _____
 - o How much is already met? _____
5. What percentage of out-of-network reimbursement do I have for PT? (60%, 80%, 90%, are all common) _____
6. Is there a max dollar amount OR visit limit that my plan will cover for out-of-network physical therapy?

7. When does my insurance calendar year start over? _____
8. What is the mailing address I should submit claims/ reimbursement forms to? _____

A special note to patients with Medicare: Devine Strength & Physiotherapy does NOT accept Medicare and patients cannot be reimbursed by Medicare for visits at this clinic.

Please understand that you are responsible to obtain accurate information about your insurance benefits and submit your physical therapy receipt for reimbursement. Devine Strength & Physiotherapy assumes no responsibility in the collections of your out-of-network benefits. This worksheet was created to assist you in obtaining reimbursement for Physical Therapy services and is not a guarantee of reimbursement to you.

If you need help or have any questions, please don't hesitate to call us at 541-249-3868, or email us at hello@devinesp.com.