



Insurance Benefits Checklist

When calling your insurance company to verify your benefits, ask the following questions:

1. Do I have “out-of-network” physical therapy benefits? Yes/No *(If yes, proceed to the following questions)*
2. What is my out-of-network deductible? _____
3. What is my out-of-pocket maximum? _____
4. What is my coinsurance? _____
5. Do I have a visit limit? _____
6. Do I need pre-authorization? Yes/No
 - a. If yes, how do I obtain pre-authorization? _____
7. Do I need a referral? Yes/No
8. How do I submit a claim?

What do these terms mean?

- **Deductible:** The amount of out-of-pocket costs you will need to incur before the insurance plan will reimburse you
- **Out-of-pocket maximum:** The amount of out-of-pocket costs you need to incur before the insurance plans covers all services at 100%
- **Coinsurance:** The percentage of the billed cost of services you owe after insurance plan covers their portion. The representative may state that the plan will cover up to 70%, which means you should expect

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to get 70% of the cost of the session reimbursed to you in a check.

- **Visit limit:** The number of therapy visits you have per year. It may be expressed per calendar year or over a different 12-month period. Sometimes it will be “based on medical necessity,” which means there is no limit, as long as the services are deemed medically necessary.
- **Pre-authorization:** Sometimes, plans require the provider to obtain authorization for certain procedures and over a certain period of time before starting PT services.
- **Referral:** A physician prescription. We have direct access in New York State, which means that you don’t need a referral for the first 10 visits or first 30 days of treatment, whichever comes first. However, some insurance plans still require that you have a referral on file.

If you have any additional questions, please reach out via email at info@academywestperformance.com or call 541.236.2313