

How to Determine Your Insurance Benefits for Physical Therapy

- This worksheet is not a guarantee of reimbursement to you for Physical Therapy services.
- Call the 1-800 # for customer service on the back of your insurance card.
- You will need to speak with a customer service provider, not an automated system.
- Ask the questions 1-7 below.
- We do understand how complicated and frustrating working with insurance can be. If you need support with the use of this worksheet, please email or call the clinic. We will be happy to assist you.

Questions:

1. What are my physical therapy benefits? _____
(Often these are called rehab benefits and can include occupational therapy, speech therapy, and sometimes massage therapy, so make sure to find out exactly how many physical therapy visits and/or maximum dollar amounts are allowed).
2. What is my out-of-network percentage of coverage for these physical therapy services? _____
3. Do I have a deductible? YES / NO If yes, how much is my deductible? _____
If yes, how much of my deductible has already been met for this year? _____
4. Does my policy require pre-authorization prior to starting physical therapy? YES / NO
If yes, do I have an authorization on file? YES / NO If yes, and not on file, how do I attain this pre-authorization and then submit the pre-authorization? _____
5. Does my policy require a prescription from a doctor to see a physical therapist? YES / NO
If yes, do I have a prescription on file? YES / NO If yes, and not on file, from what type of doctor is this required; example: my primary care provider? _____
Where do I then submit the prescription? _____
(Washington state is a direct access state for physical therapy services, meaning usually you are not required to get a written prescription. However some policies are dictated by out of state laws).
6. How do I submit my claim for reimbursement? _____
(Inquire about if special forms are required, what address to mail to, or where to find the online option to upload documents).
7. I have a list of common diagnosis and treatment codes for physical therapy, may I give you these codes to determine if they will be covered, and at what reimbursement rate?

Common Diagnosis Codes - Choose any codes from the list below that most closely match the concern(s) you are seeking to address with physical therapy. If you feel a code is not listed that accurately describes your concern, please email or call the clinic for an example code specific to your concern. (Keep in mind that your insurance may cover different codes at different reimbursement rates. Your diagnosis code may change once you complete an initial evaluation and this may also change your reimbursement rate).

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|---------------------------------|-----------------------------------|
| Constipation K59.00 | Pelvic & perineal pain R10.2 |
| Diastasis recti M62.0 | Pelvic muscle weakness N81.84 |
| Dyspareunia N94.1 | Postpartum Care (Routine) Z39.2 |
| Epididymitis N45.1 | Post-void dribbling N39.43 |
| Fecal incontinence R15 | Premature Ejaculation F52.4 |
| Frequency of voiding R35.0 | Prostatitis N41.1 |
| Hysterectomy Z90.710 | Prostatodynia N42.81 |
| Interstitial cystitis N30.1 | Sacral or tailbone pain M53.3 |
| IBS without diarrhea K58.9 | Stress urinary incontinence N39.3 |
| Low back pain M54.5 | Prolapse, unspecified N81.9 |
| Male erectile dysfunction N52.9 | Vaginismus N94.2 |
| Pain in right hip M25.551 | Vulvodynia N94.81 |
| Pain in left hip M25.552 | |

Reimbursement for Diagnosis Code(s): _____

Common Treatment Codes - Ask about each code individually, as insurance often reimburses different rates for each code. Your initial visit will include only one of the evaluation codes, however all subsequent visits may include any of the four treatment codes.

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|--|-------|
| Low Complexity Initial Evaluation 97161 | _____ |
| Moderate Complexity Initial Evaluation 97162 | _____ |
| High Complexity Initial Evaluation 97163 | _____ |
| Therapeutic Exercise 97110-59 | _____ |
| Neuromuscular Re-education 97112-59 | _____ |
| Manual Therapy 97140 | _____ |
| Therapeutic Activity 97530-59 | _____ |