



## Verification of Insurance Benefits Checklist

Your insurance company may reimburse you for physical therapy, but you will need to find out the parameters and limitations, if any, of your particular plan. Below is our checklist of recommended questions to ask your insurance company.

### Before you call

Before you call, make sure you have the following ready:

1. Name and place of employment for the insured
2. Group number and id number (listed on the insurance card)
3. Name of the person who requires physical therapy and their relationship to the insured
4. Name of the referring doctor, if any
5. Diagnosis (it is especially helpful if you have the ICD-9 code, which you can get from your provider)

### When you call

You can phone the number on your insurance card and request to verify benefits. Be sure to note the date, the name of the person with whom you spoke, and the answers to any questions you ask.

Today's Date: \_\_\_\_\_

Insurance Company: \_\_\_\_\_

Person You Spoke To: \_\_\_\_\_

What is my insurance coverage for outpatient physical therapy?

Is Seattle Hill Physical Therapy in your provider network? If not, how does this impact my coverage?

What is my deductible and/or co-pay? Has my deductible been met for this year?

Is there a calendar year dollar-value limit of benefits? If so, how much is remaining?

Does my policy limit the number of visits per year? If so, what how many are remaining?

The following codes may be included in my treatment – are any of these excluded from coverage? Do any of them have limit on use?

*Evaluation Codes:* 97003, 95851, 97750, 95831, 96110, 96115.

*Treatment Codes:* 97110, 97112, 97124, 97139, 97265, 97530, , 97532, 97533, 97535, 97799, 99499

Do I need a doctor referral in order to receive benefits?

Is pre-certification or re-certification required?

Are there any special forms to be completed in order to receive benefits?

Are there any exclusions to my policy? If so, what are they?