

# How to Check Your Out-of-Network Benefits

## Step 1: Call Your Insurance Provider

- Locate the **customer service number** on your insurance card.
- Follow the prompts to speak with a **representative** (not an automated system).

## Step 2: Ask the Following Questions

1. Do I have **out-of-network benefits** for outpatient physical therapy **in-the-home**?  
(YES or NO)

**\*\*Heads up - most PPO plans do have out of network benefits while most HMO plans do not have out of network benefits**

2. Do I have an **out-of-network deductible** for outpatient PT? (YES or NO)
  - a. If yes, how much is it?     \$ \_\_\_\_\_
  - b. How much has been met? \$ \_\_\_\_\_

**\*\*Sometimes the in-network and out-of-network deductibles are different**

3. Do I have a **copay** or **coinsurance**?
  - a. **Copay/coinsurance:** \_\_\_\_\_

4. Do I need an **order** or a **written prescription** from a doctor? (YES or NO)
  - a. If yes, will any doctor's prescription be accepted, or does it have to be from a PCP? \_\_\_\_\_

5. Does my policy require a **referral** or **pre-authorization**? (YES or NO)
  - a. If yes, do I already have one on file? (YES or NO)

6. Is there a **visit limit** per year, or is it based on **medical necessity**?

a. Medical necessity / Visit limit: \_\_\_\_\_ visits per year

7. How do I submit a claim for reimbursement? (*Mail or Online?*)

a. **Website:** \_\_\_\_\_

b. **Mailing Address:** \_\_\_\_\_

8. **Are there any additional forms required besides the following?:**

a. Superbill (aka receipt)


b. W9

If yes, which ones? \_\_\_\_\_

### **Important Notes:**

 **This worksheet is for guidance only and does not guarantee reimbursement.**

Mobile Physio provides you with the paperwork you need to submit for reimbursement but does **not** submit claims on your behalf.

 If you have any questions, call **(412) 423-5572**—happy to help!