



Questions to Ask Insurance

1. Is Physical Therapy/Occupational Therapy a covered benefit in my plan?
2. Do I need preauthorization?
3. Do I have out of network coverage for Physical Therapy/Occupational Therapy?
4. Do I have a deductible? What is the amount? How much have I spent towards it this year?
5. What is the percentage covered by insurance after my deductible has been met?
6. Is the percentage covered based on the provider's rate?
7. Is there a cap on how many sessions per calendar year? Are the visit limits shared with other disciplines?
8. What forms do I need to submit when filing my claim?
9. Can I file the claim online? Can you email me the forms?
10. Do I need to file my claim a certain amount of time after the date of service?
11. How long will it take to process my claim?

Common CPT codes billed:

PT Evaluation: 97161/ 97162/ 97163

PT Re-evaluation: 97164

OT Evaluation: 97165/97166/97167

OT Re-evaluation: 97168

Aquatic Therapy: 97113