



Out-of-Network (OON) Insurance Benefits Reference Sheet

Navigating insurance can be difficult and we hope this information helps. This worksheet was created to assist you in obtaining reimbursement for Physical Therapy services and is not a guarantee by Union Physical Therapy of reimbursement to you.

- **Deductible:** A deductible must be satisfied before the insurance company will pay for therapy treatment. Submit all bills to help reach the deductible amount.
- **Co-Pay:** If you have an office visit co-pay the insurance company will subtract that amount from the percentage they will pay. This will affect the amount of reimbursement you will receive.
- **Reimbursement:** The reimbursement percentage will be based on your insurance company's established "reasonable and customary/fair price" for the service codes rendered. This price will not necessarily match the charges billed; some may be less, some may be more.
- **Referral or Prescription:** If your policy requires a referral or prescription from a provider you must obtain one to send in with the claim. Each time you receive an updated referral you'll need to include it with the claim.
- **Pre-Authorization:** If your policy requires pre-authorization and the insurance company doesn't have one listed yet, you'll need to call the referral coordinator at your provider's office. Ask her to file a referral for your physical therapy treatment that is dated to cover your first physical therapy visit. Be aware that referrals and pre-authorizations have an expiration date and some set a visit limit. If you are approaching the expiration date or visit limit you'll need the referral coordinator to submit a request form or treatment.

Steps to Determine OON Therapy Benefits

1. Call the toll-free number for customer service on your insurance card. Select the option that will allow you to speak with a customer service representative, not an automated system. Let the customer service provider know that you are seeing an **out-of-network (OON) or nonpreferred provider**.
2. Ask the customer service representative to quote your **OUTPATIENT, OUT-OF-NETWORK Physical Therapy** benefits.
3. Ask the questions below to obtain the most information possible to guide your decision.

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Phone: 206.588.0855

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Questions to ask the Customer Service Representative

Name of Representative: _____

Date/Time: _____

1. Do I have Out-of-Network Benefits for Outpatient Physical Therapy? Yes No

2. Do I have a deductible? Yes No

a. If yes, how much is it? _____

b. How much has already been met? _____

3. Do I have a per calendar year plan or a per benefit year plan? Yes No

a. If per benefit year, what are my dates of coverage? _____

4. What percentage of coverage is my responsibility for seeing an OON or non-preferred provider?

5. Does my policy require a written referral or prescription from your primary care physician (PCP)?

Yes No

a. If yes, does it need to come from my PCP or will a referral from any MD/physician, nurse practitioner (NP), Physician's Assistant (PA), or a specialist your PCP referred you to be accepted?

b. What is the name of the PCP on file? _____

6. Does my policy require pre-authorization or a referral on file for outpatient physical therapy services? Yes No

a. If yes, do they have one on file? _____

b. What is the expiration date? _____

c. Is there a dollar or visit limit per year?

d. If yes, what is it? _____

7. Do you require a special form to be filled out to submit a claim? Yes No

8. What is the mailing address where I should send claims and reimbursement forms?

9. Is there an online website where I can submit my claim online? If yes, what is it?
