



Insurance Benefits Guide

We are an **out-of-network, cash-based physical therapy practice**. If your insurance offers **out-of-network benefits**, we will provide a **superbill** so you can submit claims for possible reimbursement.

Step 1: Call Your Insurance Company



- Use the customer service number on your insurance card.
- Ask to speak with a **live representative**, not an automated system.

Step 2: Ask About Your Benefits



- Ask about **rehabilitation benefits** (physical therapy, occupational therapy, speech therapy, sometimes massage therapy).
- Mention that you are seeing a **non-preferred / out-of-network provider**.



Step 3: Take Notes on Your Coverage

| Questions | Notes | Questions | Notes |
|-----------------------------------|---------------------------|---------------------------------|-------|
| Do you have a deductible ? | yes -or- no | If yes, how much is it? | |
| How much has already been met? | | What is the % of reimbursement? | |



| Questions | Notes | Questions | Notes |
|--|---------------------------|--|---------------------------|
| Will a specialist referral be accepted? | yes -or- no | Is pre-authorization or a referral required? | yes -or- no |
| Does this change for out-of-network ? | yes -or- no | Is a prescription required from your PCP? | yes -or- no |
| Do you have a dollar amount or visit limit per year? | yes -or- no | If yes, what is the limit? | |
| Is a special form required to submit a claim? | yes -or- no | If yes, how do you obtain this form? | |
| What is the mailing address for claims? | | Where is the online portal to submit claims? | |



Important Notes

- **Superbill Provided:** After your visit, **Hands on Health** will provide a **superbill** to submit for out-of-network reimbursement.
- **Keep Copies:** Keep referrals, prescriptions, and superbills to avoid delays.
- **Ask Questions:** Policies vary. It's always best to **call and confirm** your coverage before your visit.



Your Insurance Benefits

We want to make understanding your out-of-network coverage easy. Here's what you need to know:



Deductible

- You may need to meet your plan's deductible before insurance pays for therapy. Submit all of your bills to help reach this amount.



Co-Pay

- Any office visit co-pay will be subtracted from your insurance reimbursement, which may affect the total you receive.



Reimbursement Rates

- Insurance pays based on their “reasonable and customary/fair price” for the services. This may differ from the amount billed—some services may be reimbursed less, some more.



Referrals & Prescriptions

- Some plans require a referral or prescription from your PCP. This is usually easy to get, especially if your PCP referred you to a specialist. Keep a copy to include with your claim, and update it whenever a new referral is issued.



Pre-Authorization

- Certain plans require pre-authorization. Claims may be delayed or denied if the insurance company does not have the proper documentation.

Need Help?

We're happy to answer questions and guide you through the process so you can get the most from your benefits.



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