

Shannon Sepulveda, DPT, PLLC

How to Determine Your Insurance Benefits

This does NOT apply to patients who have Blue Cross Blue Shield, as we are In-Network with Blue Cross Blue Shield

Call the toll-free number for customer service on your insurance card. Select the option that lets you speak with a customer service provider, not an automated system.

Ask the customer service provider to quote your **Physical Therapy Benefits** for an **OUT OF NETWORK** provider.

Questions to ask:

- Do you have a deductible? Yes/No
 - If yes, how much is it? _____
 - How much has already been met? _____
- What percentage do they reimburse for physical therapy for an **Out of Network Provider** once the deductible has been met? _____
- Does your policy require a written prescription from a physician? Yes/No
- Does your policy require pre-authorization for outpatient physical therapy services? Yes/No
- Is there a monetary or visit limit per year? Yes/No
 - If Yes, What is it? _____
- Do you require a special form to be filled out to submit a claim? Yes/No
 - How do I obtain it?
 - What is the mailing address you should submit claims/reimbursement forms to?
- Is there an online website where you can submit the claim? Yes/No
 - What is the website?

What does this information mean?

A deductible must be satisfied before the insurance company will pay for therapy treatment. Submit all bills to help reach the deductible amount. Shannon Sepulveda, DPT, PLLC will provide you with a bill with all of the information that you need.

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.

If your policy requires a prescription or referral from your Physician 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.

If you need Physical Therapy pre-authorization for out of network benefits, please contact Shannon Sepulveda, DPT, PLLC.

Please contact Shannon Sepulveda, DPT, PLLC if you have any questions and we will happily assist you.