



Out-of-Network Insurance Coverage Checklist

Coverage for physical therapy and orthotics vary with insurance policies, and it changes frequently. We **strongly recommend** that you call your insurance provider and check your benefits prior to your first visit.

Before you call:

- Have your insurance card ready. Locate your policy number, ID number or group number. Know the subscriber's name and date of birth.
- A customer service number is usually located on the back of the card.

Ask the following questions:

- Do I need a doctor's prescription to see an out-of-network physical therapist?
Yes _____ No _____
- Do I need a pre-authorization to see an out-of-network physical therapist?
Yes _____ No _____
If yes, what do I need to do? _____
What is a phone number/address and fax number to process the paperwork?

- Do I have an out-of-network deductible, separated from in-network deductible?
\$ _____ per year
How much of the deductible have I met so far? \$ _____
- What is my physical therapy benefit for out-of-network providers?
_____ % covered or \$ _____ or _____ visits per year
- Are my orthotics covered? (The billing code used for a pair of orthotics is L3020x2)
Yes _____ No _____
How much do you pay for a pair of orthotics? \$ _____

If yes---

- Does orthotic coverage depend on specific diagnostic codes? If so, where (on-line) is the list of the diagnostic codes that cover orthotics?
www. _____
- If the orthotic coverage is based on **medical necessity**, what document do I need to prove that? (Is a physician's prescription or physical therapist's evaluation note signed by a doctor count for medical necessity?) _____
- Do I need a prescription for orthotics? Yes _____ No _____
- Do I need a pre-authorization for orthotics? Yes _____ No _____
If so, what do I need to do for the authorization? _____
What is a fax number and/or address to submit these documents?

Make sure you get the name of the customer service representative to whom you are speaking and note it. This becomes important when the information you were given over the phone differs from the explanation of the benefit you receive after your treatment. They typically record the conversation.

I am talking to _____ Date of phone call _____

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