



QUESTION: “Will my insurance cover my outpatient Physical or Occupational Therapy visit?”

ANSWER: The answer is an individual one that varies by each different *insurance company* and *your individual policy coverage*. Each policy has different co-pay, deductible and other limitations which is dependent on your coverage.

Accurate information about your coverage is best obtained by YOU - the policy holder. Below are some questions that should help you access information from your insurance provider:

Blue Cross Blue Shield of Michigan

With your insurance card in hand, call the **Customer Service** number located on the back of your card. Tell them you are inquiring about your **Outpatient Physical or Occupational Therapy Benefits**. You do not need a diagnosis code or procedure code. *Fill in the box below*

Medicare

Medicare generally pays 80% of allowable charges, based on their fee schedule. The remaining 20% is paid by you –**OR-** is billed to your secondary insurance carrier. The cost of an individual session varies by time spent and procedures done during your visit.

Medicare Secondary Insurance often covers what Medicare does not. Call the customer service number usually located on the back of your Secondary Insurance card and ask what your **Outpatient Physical or Occupational Therapy benefit** is.

Other Insurance Providers – Workman’s Comp - Accident Insurance Coverage

These coverages are the most difficult to predict and range from “*not a covered service*” to “*fully covered*”. For coverage information please inquire with the insurance provider or employer responsible for the coverage. We can help by suggesting who you should call.

Questions to ask your Insurance:

- What is my deductible for this year? \$ _____
- How much do I have toward satisfying that deductible? \$ _____
- What is my co-pay? \$ _____
- Are there limits on the number of visits allowed per year? If yes:
 Limit is _____ visits per:
 - Condition _____
 - Year _____
 - Other: _____

Co-pays are expected at the time of service.

A quote from your insurance company DOES NOT guarantee payment. As a participating provider, TBT&SM is bound by the fee schedules, policies and conditions of your insurance provider.