



Insurance Terminology and Questions To Ask Insurance For Out-of-Network Physical Therapy Coverage

Insurance companies and the plans within each company vary in what services are covered. Here's some quick terms and questions to help you navigate your insurance plan.

Out-of-Network: The health care provider or practice does not have a contract with your insurance company to accept a pre-determined reimbursement rate.

Reimbursement: The monetary amount an insurance company agrees to pay a health care provider or practice for medical services.

Deductible: The dollar amount your insurance company requires you to meet before they begin paying for medical services. This accrues through payments to health care providers. There may be an out-of-network deductible that is different from the in-network deductible.

Premium: The rate paid (normally monthly) by you to your insurance company to keep insurance coverage.

Co-Pay: The fixed rate you pay a provider for each health care appointment; it's negotiated between the insurance company and health care providers.

Calendar Year versus Plan Year: A **calendar year** plan starts January 1st and ends December 31st the same year. A **plan year** term begins when you start it and ends after 12 months.

Superbill: A detailed invoice of payments for medical services from a health care provider. This will include diagnosis codes, date of service, and individual billing codes that insurance needs for determining reimbursement amounts.

Questions to Ask Insurance to Determine Coverage

1. Does my insurance plan cover out-of-network physical therapy services?
2. What is the out-of-network deductible for physical therapy?
3. What amount of the out-of-network physical therapy deductible has been met or accrued for this year/cycle?
4. What amount is reimbursed for self submitted out-of-network physical therapy services?
5. What forms or documents do I need to self submit claims for reimbursement?
6. How or where do I submit the forms or documents for reimbursement?