



## Full Bloom Physical Therapy & Wellness Insurance Navigation Guide

1. Call the toll-free customer service number on your insurance card.
2. Select the option that will allow you to actually speak to a customer service representative (not an automated system).
3. Ask the customer service representative to quote your benefits for out-of-network outpatient physical therapy (sometimes called "rehabilitation benefits").

Name of representative:

Date of call:

Do I have out-of-network benefits for physical therapy?	Yes / No
Do I have a deductible?	Yes / No
- if yes, how much is it?	
- how much has already been met?	
What % of coverage is my responsibility for seeing an out-of-network provider?	
Does my policy require a written referral or prescription?	Yes / No
- if yes, does it have to come from my PCP or any physician/NP/chiro?	
Is pre-authorization required for physical therapy services?	Yes / No
- if yes, do I have one on file?	
- what is the expiration date?	
Is there a dollar amount or visit limit per year?	Yes / No
- if yes, what is it?	
Is there a special form required to submit a claim?	Yes / No
- if yes, how can I obtain it?	
Can I submit my claim online?	Yes / No
- if yes, how?	
- if no, what is the mailing address to submit claims/forms?	

*Please let us know if you have any further questions on how to navigate this process*



### **What This Information Means**

- A deductible must be met before your insurance will pay for physical therapy. Submit all bills to work towards meeting the deductible amount.
- If you have a co-pay, the insurance company will subtract that amount from the percentage they will reimburse you.
- The reimbursement percentage is based on your insurance company's "reasonable and customary price" for the services rendered, meaning it may not match the charges billed. Some may be less, some may be more.
- If your policy requires a prescription or referral from your PCP or another provider, you must obtain one to submit with your claim. Include any updated referrals received with future claims.

Navigating insurance can certainly be challenging, please let us know if you have any additional questions. This guide was provided to assist you in obtaining reimbursement for physical therapy services and is not a guarantee of reimbursement to you.

Please keep this navigation guide for your records.

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