

Understanding Your Physical Therapy Insurance Benefits

We know that understanding insurance benefits can be daunting, and that is why we are happy to verify your benefits and answer any of your questions. We highly encourage you to become informed about your own benefits.

Here is a list of questions to ask your insurance company about your physical therapy benefits.

- Is a doctor's referral or prescription for physical therapy required under your plan?
- Is SW Physical Therapy an in-network provider under your plan?
- Does your plan require authorization prior to receiving treatments?
- When did your eligibility in the plan begin?
- What is the amount of deductible?
- What is the amount of deductible paid to date?
- Is a Co-Pay required?
- What are my annual benefits for physical therapy? This can be explained in visits per year, or maximum dollar amount allowed per year.
- How many visits or how much money do I have left?
- Does my coverage run on a calendar year or plan year?