BLUE SKY
— PHYSICAL THERAPY —

Insurance Benefits Cheat Sheet

Blue Sky Physical Therapy is a cash-pay / out-of-network practice. Patients pay Blue Sky directly at the time of service. Upon request, Blue Sky can provide a Superbill that the patient may submit to their insurance company for possible out-of-network reimbursement.

Important: Insurance benefits vary by plan. Verification of benefits is not a guarantee of payment or reimbursement.

1 Questions to Ask Your Insurance Company

Out-of-Network Physical Therapy Benefits

- Does my plan have out-of-network physical therapy benefits?
- Do I have an out-of-network deductible?
- What is my deductible? $___________
- How much of my deductible have I met? $___________
- After the deductible is met, what percentage does the plan reimburse? _______%
- Is reimbursement based on the provider's charge or your plan's allowed amount / usual and customary rate?
- Is there a copay or coinsurance for out-of-network PT? __________

Visit Requirements

- Is there a limit on the number of PT visits per year? ________
- Have I used any of those visits already? ________
- Is prior authorization required?
- Is a physician referral or prescription required?
- Are there any diagnosis-specific restrictions?

Submitting a Claim

- Can I submit an out-of-network claim myself?
- Where do I submit the claim?
- Is there an online member portal for claim submission?
- Do you require anything other than the provider's Superbill?
- What is the deadline for submitting claims?

2 Important Question to Ask

Can you give me an estimate of my reimbursement?
Provide the insurance representative with the PT billing codes from your Superbill when requested.
Ask: Based on my out-of-network benefits and your allowed amount for these codes, approximately how much would I be reimbursed?
Remember that the insurance company's allowed amount may be lower than the amount paid to Blue Sky.

3 Common Insurance Terms

Deductible – The amount you must pay before your insurance begins sharing the cost.

Coinsurance – The percentage insurance pays after your deductible has been satisfied.

Allowed Amount / Usual & Customary Rate – The amount your insurance company considers reimbursable for a particular service. This may be less than Blue Sky's actual fee.

Out-of-Network Provider – A provider who does not have a contracted reimbursement agreement with your insurance plan.

Superbill – An itemized receipt containing the information insurance companies typically require to process an out-of-network claim, including diagnosis codes, treatment codes, provider information, and amounts paid.

4 What Blue Sky Provides

- Itemized Superbill
- Diagnosis codes
- CPT / treatment codes
- Provider NPI
- Tax ID / EIN information when required
- Dates of service
- Amount paid
- Provider information

You can submit this information directly to your insurance company for consideration of reimbursement.

5 What Patients Should Understand

Blue Sky does not bill your insurance directly.

You are responsible for payment to Blue Sky Physical Therapy regardless of whether your insurance company reimburses you.

Your insurance company's reimbursement decision is determined by your individual insurance plan, not Blue Sky Physical Therapy.

Helpful Tip

Representative's Name: ______________________________

Date/Time: ______________________________

Reference Number for Call: ______________________________

Out-of-Network Deductible: ______________________________

Deductible Remaining: ______________________________

Reimbursement / Coinsurance: ______________________________

Prior Authorization Required? YES / NO

Referral Required? YES / NO

Visit Limit: ______________________________

Claim Submission Method: ______________________________

Blue Sky Physical Therapy
Westfield, Indiana

317-399-1775
Call or Text

blueskyptindy.com
Schedule online today!