## What are some common questions I can ask my insurance company to learn more about

 my policy?Do I have a deductible?
a) Is that per person or per family? $\qquad$
b) What is my deductible amount? $\qquad$
c) Has it been met?
d) How much have I paid toward my deductible?

For Physical Therapy is there a maximum number of visits or maximum dollar amount that I am allowed per year?
a) Is that calendar year or policy year? $\qquad$
b) Per diagnosis?
c) Per lifetime?
d) Have I used any physical therapy visits this year? $\qquad$
What is my benefit coverage for Physical Therapy? $\qquad$
a) Insurance? Patient? $\qquad$
b) Do I have a co-pay and is that per visit? $\qquad$
c) How much is that co-pay? $\qquad$
d) Is that for every visit?

Do I have a maximum out-of-pocket limit? $\qquad$
Do I have a co-insurance?
a) Is that different from my co-pay? $\qquad$

Do I need to get a referral or authorization prior to starting Physical Therapy?
a) Who should that come from? $\qquad$
Do I have a self referral benefit? $\qquad$
a) Do I have any limitations if I self refer? $\qquad$
Is there anything else I need to know about my coverage for Physical Therapy?
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