## 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?
b) What is my deductible amount?
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?
b) Per diagnosis?
c) Per lifetime?
d) Have I used any physical therapy visits this year?
What is my benefit coverage for Physical Therapy?
a) Insurance? Patient?
b) Do I have a co-pay and is that per visit?
c) How much is that co-pay?
d) Is that for every visit?
Do I have a maximum out-of-pocket limit?
Do I have a co-insurance?
a) Is that different from my co-pay?
Do I need to get a referral or authorization prior to starting Physical Therapy?
Do I have a self referral benefit?
a) Do I have any limitations if I self refer?
Is there anything else I need to know about my coverage for Physical Therapy?