<u>Insurance Reimbursement Guide</u>

Clients may be reimbursed by their insurance company when they submit a superbill for services. Because every plan is different, the only way to know for sure is to call your insurance provider. This guide will help you do that.

1. Gather Your Information

Before calling, have the following ready:

- Your insurance ID card (member ID, group number, plan name).
- Clinic information (Freeborn Physical Therapy — mobile cash-based PT in the Twin Cities).
- The CPT codes commonly used (e.g., 97110 – therapeutic exercise, 97140 – manual therapy, 97530 – therapeutic activities).

2. Call the Number on the Back of Your Card

Look for the phone number listed for “Member Services” or “Customer Service.”

3. Say This When You Call

“Hello, I’m a member of your plan. I’m interested in receiving physical therapy from an out-of-network provider and paying out of pocket. I’d like to know if my plan reimburses for out-of-network physical therapy services when I submit a superbill.”

4. Key Questions to Ask

Write down the answers to these questions:

<u>Coverage</u>

- Does my plan cover out-of-network physical therapy?
- Are there specific CPT codes I need to use to be reimbursed? (e.g., 97110, 97140, 97530)

<u>Deductible</u>

- What is my out-of-network deductible?
- How much of it have I met this year?

<u>Reimbursement</u>

- What percentage of the allowed amount does the plan reimburse for out-of-network PT after the deductible?
- Is there a maximum per-visit reimbursement amount?

<u>Paperwork</u>

- Where do I send the superbill? (mail, fax, online portal?)
- Are there any specific forms I need to include with the superbill?

6. Submitting the Superbill

Once you receive services:

- We’ll give you a completed superbill with all necessary codes and information.
- Submit it to your insurance company using the instructions they provided.
- Keep copies for your records.

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