



Health Insurance Worksheet

Before you call the Member Service Number on the back of your insurance card, have this sheet ready so you know what sort of questions to ask for physical therapy benefits. If there are any terms you are unfamiliar with, refer to our blog post, "What Every Patient with Health Insurance Needs to Know but is Afraid to Ask," to find definitions to common words used in the "insurance world." Please bring this information with you to your initial evaluation at Progressive Physical Therapy.

Name on Card: _____

Date of Birth: _____

ID #: _____

Group #: _____

1. What is the effective date of my policy?
2. Is my policy on a calendar year or other?
3. Is pre-authorization required?
4. Is a physician's referral required?
5. What is the Annual deductible amount?
6. How much of the deductible has been met?
7. After my deductible is met, is there a Copay or Co-insurance? How much?
8. What is the out-of-pocket max? How much has been met?
9. Are there exclusions or limitations to the number of PT visits per policy year?