

Checking your insurance

There are so many different insurance plans that it is impossible to keep up with all the options. It is your responsibility to check and know your insurance benefits. We will check as well as a courtesy. We cannot guarantee accuracy. You are ultimately responsible for the cost of the therapy provided. Here is information and some questions to ask your insurance.

North Tahoe Physical Therapy has In-network status with Medicare.

See page titled "List of Insurances" for a list of the companies with which we are contracted.

We bill physical therapy as an office visit. Please be sure to determine whether you will be using in or out of network as the coverage is usually different. Even though our pelvic health treatments are specialized, the codes used are not different from regular physical therapy codes. Here are some common codes for pelvic physical Therapy

Common diagnosis codes (this is not an all inclusive list)

728.87 Muscle weakness (this is the most common code used for pelvic floor muscle weakness often found in urinary and fecal incontinence and organ prolapse)

728.85 Muscle spasm (this the most common code in pain syndromes)

Common treatment codes for all diagnoses (this is not an all inclusive list)

97001 PT evaluation

97530 Therapeutic activity

97535 Self Care

97110 Therapeutic exercise

97112 Neuromuscular re education (the code used for pelvic floor muscle training)

97140 Manual therapy

Name of insurance company _____

Questions to ask:

Is physical therapy covered? Yes/ No

Is Jane O'Brien, PT In Network/ Out of network?

Is North Tahoe Physical Therapy In Network/Out of Network?

Do I have a deductible for these services? Yes/ No

How much is remaining?

When does the deductible start again?

Is there a co pay for each visit? Yes./No

How much is the co pay (flat fee, \$ amount, %)?

Is a doctor's referral needed? Yes/ No

Is an authorization required? Yes/No

If necessary, how can authorization be obtained

Are there any plan limits - \$, # of visits, # of months. # of modalities allowed.

If I met my deductible in the last quarter, will you apply that to the next calendar year?

