



Guide to Checking Insurance Benefits

1. Call the customer service number on the back of your insurance card.
2. Ask the following **bolded** questions to obtain your benefits for Occupational Therapy, Physical Therapy or Speech Therapy (Sometimes these services are called Outpatient Rehabilitation.)

What is the individual deductible for my child?

If the deductible has not been completely met, the remaining amount will be billed to you, the client, before the copay or coinsurance applies.

Total:\$ _____ Met: \$ _____

Does the deductible apply for Occupational/Speech/Physical Therapy services?

- Yes
- No

What is the out of pocket maximum (OOP)?

Total:\$ _____ Met: \$ _____

Once the deductible is met, do I have a copay or coinsurance?

- Copay Amount: \$ _____
- Coinsurance percentage: _____%

Is there a visit limit?

- Yes, _____ visits per year and _____ visits are remaining.
- No

When does the plan reset?

- Calendar Year
- Plan Year ____/____/____

Does my plan require prior authorization?

If the answer is yes, CTD will submit the authorization on your behalf.

Please be aware that authorizations may impact the scheduling process.

- Yes
- No

Don't hesitate to ask your insurance provider any questions for better clarification regarding your coverage. They are the best equipped to answer questions specific to your plan.