

# Insurance Tip Sheet

## PPO Insurance

Find Physical Therapy/Occupational Therapy office that accepts your type of insurance, and have your doctor send over a request for treatment.

PPO's do not require an insurance authorization.

## Medicare

Find Physical Therapy/Occupational Therapy office that accepts your type of insurance, and have your doctor send over a request for treatment.

**Medicare Part B:** No insurance authorization is required.  
**Other Medicare:** If provider is "out of network" an authorization may be required. To obtain authorization, contact your primary care office. (Please check with insurance company for specific benefit requirements.)

Check with Insurance company for specific number of visits covered by Medicare.

## HMO Insurance

Find Physical Therapy/occupational Therapy office that accepts your insurance, and have your doctor send over a request for treatment.

**Make sure the provider is "in-network" for your insurance company.** To find in-network provider, call the customer service department phone number, located on the back of your insurance card. (Most insurance companies will not cover services performed at an "out of network" facility.)

Depending on your insurance company, an authorization may be required. To obtain authorization, contact your primary care office. (Please check with insurance company for specific benefit requirements.)

## Medicaid

Find Physical Therapy/Occupational Therapy office that accepts your type of insurance, and have your doctor send over a request for treatment.

**Make sure the provider is "in-network" for your insurance company.** To find in-network provider, call the customer service department, phone number located on the back of your insurance card. (Most insurance companies will not cover services performed at an "out of network" facility.)

Depending on your insurance company, an authorization may be required. To obtain authorization, contact your primary care office. (Please check with insurance company for specific benefit requirements.)

Note: If you have "Full" or "Straight" Medicaid, no authorization is needed at a facility that accepts medicaid.