



Refuge Physiotherapy is an out-of-network provider for insurance, meaning that the clinic is not contracted with any insurance companies. This worksheet can help you understand your potential for being reimbursed by your insurance company. We are happy to help you navigate this process and you will be given a form that contains all the information you should need to submit your receipt to your insurance company.

To start this process, call the number on the back of your insurance card (usually titled member services) and select the option to speak with a customer service representative. Then, you can ask the questions listed below:

- What are my physical therapy benefits?
- What is my out-of-network percentage of coverage?
- Do I have a deductible?
 - If yes, how much is it?
 - How much of the deductible has been met?
- Do I need a written referral from a doctor?
 - If yes, does the referral need to come from my primary care doctor?
- Do I need authorization on file prior to starting physical therapy?
 - If yes, is an authorization on file already?
- Is there a special form I need to be reimbursed?
 - If yes, where is the form?
 - To what mailing address should the form be sent?