



IPT has created this helpful script to use when calling your insurance company.  
**How and What to ask your insurance plan**

Hi, I would like to know my outpatient rehabilitation physical therapy benefit for my child. Is Inspire Physical therapy or my therapist in network our out of network? Is this a calendar year or plan year benefit?

<b>Deductible per person</b>	<b>\$</b>	<b>Family Deductible</b>	<b>\$</b>
<b>Out of pocket per person</b>	<b>\$</b>	<b>Family Out of pocket</b>	<b>\$</b>
<b>In network Co-Ins/Copay</b>	<b>\$</b>	<b>Out of Network Co-Ins/Copay</b>	<b>\$</b>
<b>Is there a visits limit?</b>		<b>Is this a hard max or can I get more visits?</b>	
<b>Is a Prior Authorization (PA) req'd?</b>		<b>How do I or the clinic obtain a PA?</b>	
<b>Are there any Exclusions:</b>		<b>Your name:</b>	
<b>Reference #:</b>			

❖ Many Insurance companies have exclusions that are specific to diagnosis codes and only covered if related to, for example, Autism or Not covered if related to Developmental Delay etc.

**alert INSPIRE PT ASAP** if your plan changes. If there is a need for authorization this will ensure that we have a chance to request approval prior to your visit. Most insurance companies do not approve RETRO requests. Once scheduled, Inspire PT can check your benefit as well. It is always good to know what your benefit is yourself for other concerns you may have. This also creates a double check that we are being relayed the same information.

If you feel like this may not be within your means financially, before cancelling, give us a call. We want your child to be able to receive a fair evaluation and will attempt to work within your plan limits if possible.

Additional Notes:

Inspire PT  
 14780 SW Osprey Dr. #270  
 Beaverton, OR 97007  
 billing 971-405-0454  
 allie@inspireptforkids.com