

Questions to ask your insurance company about therapy coverage

- Is physical therapy, occupational therapy, or speech therapy a covered benefit?
- Will the therapy be paid if the therapy is done at Bronson Methodist, Bronson LakeView or Bronson Vicksburg Hospitals?
- Is there a limit in number of visits for physical therapy? Occupational therapy? Speech therapy?
- If there is a visit limit, is it for each type of therapy or is it for the total of all physical, occupational and speech therapy visits?
- Do I need approval from you before I start therapy? How is this done? How often?
- Are there any diagnoses that are not being covered?
- Are there any types of services that are not being covered?
- How much will I have to pay out-of-pocket for the therapy?
- Is there a maximum out-of-pocket expense?

Approval before you start therapy does not guarantee payment of services. Call your insurance carrier if you have questions about the benefits of your insurance policy.