



# Questions to ask your insurance company

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

## **Questions to ask the insurance company:**

- Is physical therapy, occupational therapy, or speech therapy a covered benefit?
- Do I need a referral from a medical provider (Physician, Nurse Practitioner, Physician Assistant) for coverage?
- Will the therapy be paid for if the therapy is done at Bronson Battle Creek Hospital, Bronson Methodist Hospital, Bronson Lakeview Hospital, or Bronson South Haven Hospital?
- Is there a limit in the number of visits for physical therapy? Occupational therapy? Speech Therapy?
- If there is a 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 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?