

SEACOAST HAND THERAPY

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Due to the ever changing world of medical insurance policies, Seacoast Hand Therapy strongly suggests that each patient become **knowledgeable & informed** regarding your **INDIVIDUAL INSURANCE POLICY COVERAGE** for **PHYSICAL and/or OCCUPATIONAL THERAPY**

Please contact your insurer to determine if the service being prescribed is reimbursable. All managed care plans require authorization. Patients with managed care plans need to contact their *Primary Care Physician* for the initial referral /authorization. Some insurers are contracting out with “managed care networks” for benefit specialties such as Physical and Occupational therapies. This often involves additional prior authorization not only from your insurer but also from the managed care network.

Listed below are some sample questions to ask when inquiring with your medical insurance company regarding benefits available to you for **Physical and/or Occupational Therapy & Durable Medical Equipment.**

- ❖ Do I need a **PCP** Referral?
 - Even though my (*i.e., orthopedic physician*) referred me to Seacoast Hand Therapy?
- ❖ Do I need **prior authorization** for **Physical and/or Occupational Therapy**?
- ❖ Do I have a Separate Deductible for **Physical and/or Occupational Therapy**?
- ❖ Do I have a **Maximum Therapy Benefit**?
 - Number of office visits / or a limited time period
 - Is there a maximum dollar benefit
- ❖ Do I have a **Coinsurance** responsibility and /or **Co-Pay** per visit responsibility?
 - (this is often different than a physician office visit)
- ❖ Do I have **DME** (durable medical equipment – *i.e.* splinting/orthosis) **Coverage**?
 - Sometimes this type of coverage has a separate deductible and/or coinsurance
 - Sometimes a **“Pre-cert Authorization”** is required

The Seacoast Hand Therapy professional team strives to provide the highest standard of individualized care for each patient. We hope that this “outline” will assist you in becoming familiar with the optimal benefits available to you.

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