



# INSURANCE WORKSHEET

## HOW TO MANAGE YOUR CLAIMS

### SUPERBILL

Embrace Pelvic Health can always provide a specialized invoice or superbill on request. But if you're feeling stuck trying to understand some of your out-of-network benefits from insurance, you're not alone. Here are some useful tips to empower you in having an easy experience with your insurance company.

### CONNECTING TO YOUR INSURANCE COMPANY

Call the number on the back of your insurance card and ask to speak to a customer service representative. You can ask some of the following questions:

- 1. What is my deductible?** For many, the deductible can be high, and if you aren't actively seeking a lot of care or therapy, you may not easily hit it before the insurance company starts providing coverage. It's important to ask your insurance company what your deductible is and **how much is left**. If there's a considerable portion left, then you will need to reach that before they reimburse out of network coverage.
- 2. Do I have any out-of-network coverage?** What percentage of coverage am I responsible for?
- 3. Do I have a co-pay?** If you have a co-pay for rehabilitation therapy, then your reimbursement will have that subtracted.
- 4. Do I need a referral or pre-authorization?** Massachusetts is a direct-access state, meaning that legally you do not require a referral in order to see an occupational or physical therapist. Unfortunately, your insurance company may still require one to have on file.
- 5. What's the best way to submit my reimbursement?**

### INFORMATION INSURANCE MAY REQUEST

**NPI #** 1326416686

**Tax ID #** 84-5063006

**CPT/Procedure codes** You will be provided the specific codes used after each treatment session. Here are a list of possible codes:

97162, 97164, 97110, 97530, 97140, 97112, 97116

**Diagnosis Codes** you will be provided this at your initial evaluation upon request



# INSURANCE WORKSHEET

## HOW TO MANAGE YOUR CLAIMS

### APPS

There are new apps like Reimbursify to help you manage your claim. They charge a small fee to help you get reimbursed for out of network services.

### BONUS: EXECUTIVE FUNCTIONING TIPS FOR NAVIGATING BUREAUCRACY

It's normal to feel overwhelmed when trying to navigate our healthcare system. It's not your fault that it's confusing and challenging. If you're putting off submitting your reimbursement because it feels like TOO MUCH, here are some tips:

1. Read the above questions a few times until you have a firm understanding of what you're asking about.
2. Visualize/play out the conversation in your head beforehand; it may help to imagine the kindest, most helpful person on the other end of the line.
3. Break the task into smaller pieces. Maybe today the goal is to just find your insurance card. Let that be enough!
4. Ask for social support/call with a friend nearby.
5. Put it in your calendar or planner so you know when to do it.
6. Reward yourself for doing a hard thing.
7. Practice self-compassion. Our healthcare system is hard to navigate & you're doing your best.