



## Important Insurance-Related Questions

The world of insurance has become so complicated! We hope this helps you to navigate this aspect of your child's services and gain an understanding of the specifics of your insurance coverage. Because every insurance plan is different, there are several important questions to ask your insurance company regarding coverage for therapy services:

1. My child is \_\_\_\_ old. Does our policy/plan provide coverage for my child's occupational, physical and/or speech therapy?
2. Do I have a deductible? Co-payment? Co-insurance? If so, what are my costs?
3. How many sessions/visits will our insurance policy cover? Is there a limit of visits per year?
4. If my child needs several therapies, will the same number of visits be allowed for each discipline?
5. Are there any exclusions or limitations to therapy coverage? For example, some insurance plans will not cover services for children diagnosed with "developmental delay."
6. Do I need to obtain authorization for therapy services?
7. \*Optional: Does our policy cover out-of-network therapy services?
8. \*Optional: How do I get reimbursed for out-of-pocket therapy expenses? What do I need to provide the insurance company?

Insurance coverage does not guarantee that your insurance will cover/pay for the services received at FYZICAL. Your insurance will determine if these charges will be covered when they receive an insurance claim from us.

Please note: while our corporation is known as Capitol Area Physical Therapy Associates, Inc, doing business as (DBA) FYZICAL Therapy & Balance Centers, our registered names with insurance companies may include the following: CAPTA, Southside Rehab, FYZICAL Mid-Michigan.

If you have further questions, please contact our Billing Office Team at:

### FYZICAL Billing Office

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# INSURANCE INFORMATION

Capitol Area Physical Therapy Associates, Inc. (DBA FYZICAL Mid-Michigan) believes that your child should be able to access healthcare when they need it. In addition to providing convenient self-pay options, we accept most major insurances for Physical, Occupational and Speech-Language therapy, including but not limited to:

- All Auto Carriers
- All Workman's Compensation Carriers
- AETNA
- Blue Cross Blue Shield of Michigan (BCBSM)
- Blue Cross Out-of-Area (BCOA)\*
- Blue Cross Blue Shield of Michigan Federal Employee Plan (BCBSM FEP)
- BCBS Theramatrix (GM UAW)
- Blue Care Network Advantage
- Blue Care Network (BCN)\*
- Cofinity/PPOM/UMR\*
- DART, MERS and Auto Owners/Prairie States
- Department of Veterans Affairs (VA)
- Humana Medicare\*
- Humana Military; Tri-Care (Vet's Choice)
- Commercial McLaren including: McLaren Health Plan & McLaren Health Advantage
- McLaren Medicaid\*
- Medicare + Blue (CareBlue)
- Medicare & Medicare Advantage Plans
- Physician's Health Plan (PHP)\*
- Physician's Health Plan (PHP) Medicare
- PHPCARE (Sparrow Advantage)\*
- Priority Health Advantage (Medicare)
- State of Michigan Medicaid
- Tri-Care
- Self/Private Pay

\*may require authorization for treatment/services

If you do not see your insurance listed, we encourage you to contact your insurance company or call our billing office at **(517) 333-8550** to find out if we accept your insurance plan. We work with you to accommodate your individual needs, and we offer affordable payment options for self-pay patients.



Therapy for the whole  
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