



Insurance Benefit Worksheet

MPTC will make every effort to obtain benefit information for you from your insurance company. This information is obtained in a good-faith effort and is not a guarantee of payment. However, before beginning therapy services, or if you have had a change in insurance providers/plans, we strongly encourage you to call your insurance provider and understand your benefit coverage and financial responsibilities.

Insurance coverage for therapies varies widely between insurance providers and it is important to never assume that therapy will be covered. It is the insurance company that makes the final determination of your eligibility and benefits. Below are some key questions to ask when checking your insurance coverage for therapy. If you have any questions or concerns about your coverage, please don't hesitate to ask the staff at MPTC.

MPTC Tax ID: 260254627 MPTC NPI: 1891998035

***Important: Make sure that you ask for HABILITATIVE therapy benefit information, NOT rehabilitative.**

Date you called: Reference number for call:	Name of the representative you spoke with:
Is Minnetonka Pediatric Therapy Center and In-Network provider for me? Yes No	
Does my policy have coverage for habilitative (speech, occupational, or physical) therapy? Yes No	
Does my policy require a referral from my physician? Yes No	
Do I have a co-payment per visit? Yes No How much?	
Will visits be applied to a deductible? How much is the deductible (individual and family)?	How much of my deductible have I met this year?
Do I have a co-insurance? Yes No	
What percentage of the visit charges will I be responsible for?	
How much is my out-of-pocket max?	
Does my plan require prior authorization? Yes No	
Is there a visit limit? Yes No How many visits are allowed?	
Is the visit limit per calendar year or plan year? Calendar Year Plan Year	
If there is a visit limit, is it shared between multiple therapies (i.e. PT/OT/Chiro, etc.)? Yes No	
Are there any exclusions for developmental delay? Yes No	