



## **INSURANCE COVERAGE**

At Minnetonka Pediatric Therapy Center (MPTC) we offer a wide range of in-network coverage through various health insurance companies:

- BLUE CROSS BLUE SHEILD
- MEDICA
- HEALTHPARTNERS
- PREFERRED ONE
- MINNESOTA CARE
- MEDICAL ASSISTANCE
- UNITED HEALTHCARE
- TRICARE

Insurance is ultimately the patient's responsibility. It is imperative that each family check their insurance coverage for the services that we provide. In order to do this you must contact your health insurance provider (this number is found on the back of your insurance card) and ask them the following questions:

1. What is my current deductible set at and how much has been met to date?
2. Do I have co-insurance or a co-pay after I have met my deductible? If so, how much and is this for each type of service or per day?
3. Do I also have an out of pocket maximum amount after I have reached my deductible? If so, what is the set amount and how much has been met to date?
4. Are there any visit limitations for speech therapy/occupational therapy/physical therapy included in my plan? If so, what is my visit limit and where is it at to date?
5. Is there any exclusion on my policy for speech therapy/occupational therapy/physical therapy? If so, please explain.

It is best to write down who you spoke with, what was discussed, and the date of the conversation. MPTC is billed to insurance companies as an "office visit" and we are an "outpatient" center.

Please feel free to call us with any questions at: 763-595-0812.