



## **Insurance Coverage**

We are an out of network provider. We will furnish you with a receipt, with all appropriate codes for you to submit to your insurance company. For those with out of network coverage, you may be eligible for reimbursement through your insurance company.

Insurance reimbursement varies. It is based on your plan and your out of network coverage.

For example, your out of network benefit may be 80/20 (this is a common reimbursement rate) after meeting your deductible. If your deductible is \$1000 and you have paid \$1000 on previous medical expenses, and therefore met your deductible—when you submit your receipt of services to your insurance company, your insurance company will pay you 80% of the reasonable and customary rate. You will be responsible to pay the remaining 20%, plus any remaining balance.

Depending on your specific benefits, this can be helpful to you because you may **pay less** for services. **Your out of network 20% cost may be less than the co-pay you would be responsible for when using an in-network provider.**

For sessions of therapy provided at a rate of \$200/session, your company would pay for 80%--which is \$160. Your out of pocket cost for your session would be \$40. A very common co-pay for therapy is \$50. In this scenario, **your out of pocket costs are less using an out of network provider than using an in-network therapist.**

- Physical, Occupational and Speech therapists are licensed by the State of New Jersey and do not require written physician's prescription for assessment and treatment. However, a written prescription may be helpful to assist you in collecting reimbursement from your insurance carrier. We therefore DO prefer a written prescription prior to your first visit. We highly encourage you to make/scan a copy of the script and save it for your records.
- A prescription does **not** guarantee reimbursement.