



490 W Hwy 96, Suite 300  
Shoreview, MN 55126  
Phone: 651-451-3016  
Fax: 651-481-7040

4638 Victor Path Suite: 100  
Hugo, MN 55038  
Phone: 651-4073777  
Fax: 651-407-7064

## Verifying Your Insurance Benefits

As noted on the Registration form, Kids Abilities will do our best to determine your insurance benefits; however it is your responsibility to know your insurance benefits, including deductibles, co-pays, visit limitations, etc., and to be responsible for them. We are providers for many insurance plans, but not all. You will be responsible to reimburse Kids Abilities the patient responsibility portion of your insurance plan whether we are in or out of network.

### How to check your insurance benefit coverage

Contact member services. Their phone number is on the back of your insurance card. Be sure to have your ID and group number ready, and follow the prompts given. Explain that you are calling to verify benefits for PT and/or OT and/or Speech therapy. Write down the name of the representative you speak with and the date you spoke with them.

### Questions to ask

Is Kids Abilities in-network for my policy? \_\_\_ Yes \_\_\_ No

Does my insurance company require an insurance referral from my primary doctor so that I can receive in-network benefits? \_\_\_ Yes \_\_\_ No (If so, your primary clinic will need to send the insurance referral directly to the insurance company)

Does my policy have any coverage exclusions, ie, habilitative or rehabilitative? \_\_\_\_\_

Are there specific diagnoses or conditions that would not be covered? \_\_\_\_\_

Maximum number of visits? \_\_\_\_\_ Per calendar year or per benefit year? \_\_\_\_\_

Maximum dollar amount? \_\_\_\_\_ Per calendar year or per benefit year? \_\_\_\_\_

What will be my Out of Pocket costs? Copay? \_\_\_\_\_ Per day or per service? \_\_\_\_\_

Deductible? \_\_\_\_\_ Coinsurance? \_\_\_\_\_