

**Out of Network (OON) Benefits Script**

**Ask your insurance the following questions and write down their answers.**

**What are my Out of Network (OON) benefits for physical therapy*?*** *(See page 2 if asked about specific CPT codes*).

**What is my OON deductible?**

**How much of my OON deductible have I met?**

**What is my OON out of pocket maximum?**

**How much of my OON out-of-pocket have I met to date?**

**When does my coverage start over?**

**Do I have a maximum benefit for physical therapy?**

**Can I get a reference number for this call?**

**It is unlikely your insurance will ask , but if they’d like specific treatment (CPT) codes you can provide them this list:**

* 97161 – Low complexity Evaluation
* 97162 – Moderate complexity Evaluation
* 97165 – Re-Evaluation
* 97530 – Therapeutic Activity
* 97112 – Neuromuscular re-education
* 97110 – Therapeutic Exercise
* 97140 – Manual Therapy
* 97116 – Gait training
* 97012 – Mechanical Traction
* 97032 – Electrical Stimulation - Manual
* 97014 – Electrical Stimulation Unattended
* 97035 – Ultrasound