



Out-of-Network Therapy Benefits Guide

Determining Out-of-Network Benefits: Step-by-Step

Gather Necessary Information: Before calling your insurance provider, have the following information ready.

- Insurance Card
- Personal identification details (social security number, etc)
- Relevant Medical Information (diagnosis, date of surgery/injury)
- Provider's Name: Intention Therapy and Wellness (ITW)
- ITW National Provider Number: 1073362109

Contact the Insurance Provider: Be prepared to write down the information provided by the representative for future reference.

- Call the customer service number on the back of your insurance card
- Inquire about your benefits for outpatient, out-of-network, physical and occupational therapy.
- What is my deductible for out-of-network therapy?
- How much of the deductible has been met for this current benefit year?
- What percentage of the cost of out-of-network therapy is reimbursed?
- Is there a dollar amount or visit limit per benefit year?
- Does my policy require a written referral or prescription from my PCP and/or specialist to receive outpatient therapy services? (If a referral or prescription is required, submit it to your insurance provider along with your claim/request for reimbursement.)
- Does my policy require pre-authorization to receive outpatient therapy services?
- Are telehealth visits covered under my policy?
- What is the link to the online form I need to use to submit a claim?

- If claims cannot be submitted online, what is the appropriate mailing address?