



Warrior Rx is an Out-of-Network physical therapy provider for insurance. That means we are not a contracted provider with any insurance companies. Below you will find important questions to ask your insurance provider in order to determine your potential out-of-network benefits and reimbursement available. At your request, I will provide you with the Superbill that contains all the information you need to submit your receipt to your insurance company.

For the DIYers:

Simply, call the number on the back of your insurance card often “member service” and ask for a customer service representative. Ask the following questions:

- What are my physical therapy benefits?
- What is my out-of-network percentage of coverage?
- Do I have a deductible?
  - If Yes, how much is it?
- How much of my deductible has been met?
- Do I need a written referral from a doctor?
- Does the referral need to come from my primary care physician?
- Do I need authorization on file prior to starting physical therapy?
- Is there a special form I need to be reimbursed?
  - Where is the form?
- To what mailing address should the form be sent?

You may know some of these answers or some questions may not apply to you

For the App Users:

You can also use the [Reimbursify](#) App. Simply upload your superbill to the app and they do all the work. Your first submission is free and subsequent submissions are \$1.99. Expect reimbursement if applicable to your plan in 2-4 weeks.

Bonus: They also provide a rejection resolution pathway in case your insurance company rejects your initial claim.