

Insurance Matters - Private Insurance

Patient Handout

UNDERSTANDING MY PRIVATE INSURANCE BENEFITS FOR THERAPY

- You can receive therapy services in your **home** or in an **outpatient setting**, depending on your needs. You may also need equipment (e.g., cane, walker) sometimes called “durable medical equipment (DME).”
- Therapy in the home is for patients who are unable to leave the home without a lot of effort. If you are not homebound, you can get therapy in an outpatient setting.
- Coverage for therapy will vary depending on your insurance. You will need to contact your insurance provider to find out about your benefits.
- Contact your insurance provider to find out what coverage you have for therapy and equipment. Make sure you ask about your deductible and any copayment you might have.
- Some private insurance companies also pay for fitness memberships or may offer other services to assist with your care. Make sure you take advantage of the services they offer.

