

Insurance and FSA/HSA Information

Many insurance policies do cover outpatient occupational therapy. All insurance policies are different and offer different benefits. **It is your responsibility to find out your benefits.** It is recommended that you call your insurance company and ask the questions below prior to calling/scheduling an initial appointment if you would like to use your insurance.

Tanya Penny OTR/L is an in-network provider for Regence Blue Shield and Blue Cross of Idaho at the Yoga For Healing, PLLC. location. All other insurances are considered out-of-network which means insurance companies will still cover occupational therapy sessions, but usually at a lesser amount.

You will need to get a doctor's order for occupational therapy prior to your 1st session. It will need to state "Occupational Therapy order to evaluate and treat" as well as the diagnosis for treatment (anxiety, depression, pain, chronic fatigue, insomnia, etc.). An order is required for all insurance companies to cover occupational therapy services in Idaho regardless of if you have in-network or out-of-network benefits.

Questions to ask your insurance company:

In-Network

1. Does my insurance cover outpatient occupational therapy sessions? How many sessions? What codes/procedures do they cover?
2. What percentages do they pay/how much do I pay? Do I have a deductible I have to meet before they will pay that percentage?

Once your benefits are determined you will be responsible for paying your copay at each session. Cash, Check, Visa/MasterCard are accepted.

Out-Of-Network

1. Does my insurance cover outpatient occupational therapy sessions? How many sessions? What codes/procedures do they cover?
2. What percentages do they pay/how much do I pay? Do I have an out-of-network deductible I have to meet before they will pay that percentage?

You will be required to pay for each session in full. Your insurance will be billed and the amount they cover will be reimbursed to you, usually directly, by your insurance. Cash, Check, Visa/MasterCard are accepted.

Insurance and FSA/HSA Information

Flex/Health Spending Accounts

Many people are able to use money from these accounts to pay for occupational therapy services that are not covered by medical insurance or if you do not have medical insurance. All plans are different; therefore you must call and find out what your plan will cover and if you need a doctor's order or letter to be able to use this money for such.