

A Quick Guide to Medicare Coverage

WHEN SHOULD MEDICARE COVERAGE BE AVAILABLE FOR OUTPATIENT THERAPY?

Physical Therapy, Occupational Therapy, and Speech Language Pathology Can Be Covered by Medicare if They Meet the Following Criteria:

1. The patient's physician or authorized health care provider orders and periodically reviews the patient's therapy regimen.
2. The therapy is "medically necessary." This means that the therapy provided is considered a specific and effective treatment for the patient's condition under accepted standards of medical practice.
3. The therapy required can be safely and effectively performed only by, or under the supervision of, a qualified therapist because of the complexity of the therapy or medical condition of the patient.

Other Important Points:

1. Too often, Medicare denials are based on a belief that the patient's medical condition will not significantly improve. However, **restoration potential is not required under the law. Therapy to maintain an individual's condition or slow deterioration can be covered** if a skilled professional is necessary to provide or supervise the care.
2. Therapy that can ordinarily be performed by a nonskilled person can be covered by Medicare if the patient's condition is so medically complex that it requires a skilled therapist to perform or supervise the care.
3. **There is no cap** on the amount of therapy Medicare can cover each year. The cap on therapy coverage was repealed in 2018. Instead, providers must use a certain code to bill Medicare for therapy and may perform a special review on claims over \$3,000 per year, for physical therapy and speech-language therapy combined, and for occupational therapy.
4. Review all Medicare notices to learn why Medicare coverage is being denied. If an appeal is appropriate, follow the directions on the notice regarding how to appeal. Send a letter with the appeal explaining why the therapy was medically necessary. **If possible, attach a supportive letter from the patient's physician and therapists.**