

Determining Your Health Insurance Coverage

Questions to ask your insurance provider before your hospital stay

Insurance coverage for knee surgery is different from plan to plan. You need to know what your health plan covers. Call your insurance provider at least 2 weeks before your surgery to learn about your specific coverage. Look for the phone number on your membership card. Use this worksheet as a guide to help you get a clear idea of your coverage.

Insurance provider phone number: _____

Policy number: _____

Date/Time of call: _____ Person spoken to: _____

1. I am scheduled for knee surgery. Does my hospital stay need to be pre-approved? yes no

If yes, who should pre-approve my hospital stay? _____

What do I need to do to receive the pre-approval? _____

2. Will more hospital days be covered if there are problems (complications)? yes no

3. If I need medical equipment, am I pre-approved for it? yes no

Do I have to get the medical equipment from a specific source? yes no

If yes, from whom? _____

Do I need a prescription for the equipment? yes no

4. If I cannot return to my normal home life right after discharge, do I have benefits for rehabilitation and physical therapy? yes no

Using the table below, review the possible needs and financial concerns with your insurance provider. Ask specific questions to help you get a clear idea of your coverage. Be prepared to share this information with your health care team.

Type	Amount insurance pays	My co-pay	Deductible
Short-term rehab*			
Home health care			
Outpatient therapy			
After-surgery medicines			
Medical equipment			
Transportation** (leaving the hospital)			
Other			

*Short-term rehab is also referred to as transitional care. It takes place in a skilled nursing facility such as a transitional care center or transitional care unit (TCU).

**Transportation services are usually not covered by insurance companies. Plan ahead and arrange for a member of your care circle to drive you home in a comfortable vehicle after you leave the hospital.