



**BlueCross BlueShield
of Illinois**

Blue Cross and Blue Shield of Illinois Provider Manual

HMO Scope of Benefits Section

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company,
an Independent Licensee of the Blue Cross and Blue Shield Association

Physical Therapy

Benefit

Physical therapy is covered when an IPA physician determines that such therapy is expected to result in significant improvement within two months in the condition for which it is rendered. Anticipation of significant improvement, not necessarily complete recovery, meets the criteria.

Interpretation

Physical therapy is the treatment of disease or injury by physical means, thermal modalities, physical agents, bio-mechanical and neuro-physiological principles, and devices to relieve pain, restore maximum function and prevent disability following disease, injury or loss of a body part. The therapy must be performed by a physician or by a licensed registered physical therapist upon a physician's order.

Sometimes, a trial of therapy is helpful in determining whether or not ongoing physical therapy is appropriate.

The IPA physician's expectation that a member will improve within 60 days is the key to determining whether or not services are in benefit. Referrals for therapy service should not be denied unless there is documentation that the PCP does not anticipate significant improvement within 60 days.

Physical therapy not expected to result in significant improvement within two months is not in benefit. Range of motion and passive exercises used for paralyzed extremities are not in benefit. General exercise programs, work hardening programs, functional capacity assessment or other therapy services recommended by an employer are not considered in benefit even when recommended by a physician.

In accordance with Illinois State Bill 2917, there is coverage for medically necessary preventative physical therapy for members diagnosed with multiple sclerosis. Coverage must be the same as coverage for any other therapies under the policy. Preventative physical therapy includes reasonably defined goals, including, but not limited to, sustaining the level of function the person has achieved, with periodic evaluation of the efficacy of the physical therapy against those goals. The coverage is subject to the same copayments and calendar year maximum as provided for other physical therapy benefits covered under the policy.

Most benefit plans have a maximum number of treatments that are in benefit for outpatient rehabilitation therapies (Speech Therapy, Physical Therapy and Occupational Therapy). See HMO Benefit Matrix to confirm the extent of therapy benefits.

Outpatient rehabilitative therapy visits should be counted as follows: A single date of service by the same provider will be counted as one treatment/visit for the calculation of the outpatient therapy maximum. In other words, if a member is sent for PT but at the visit the member is also provided ST, there is only one visit, regardless of the fact that more than one modality of treatment was provided.

Paid by	Professional Charges (inpatient/outpatient)	IPA
	Inpatient Facility Charges	HMO
	Outpatient Facility Charges	IPA
	Home Health Charges (for homebound member when provided by a contracted provider)	HMO
	Home Health Charges (for ambulatory member or from a non-contracted provider)	IPA

Notes:

- See related benefit Guidelines on Day Rehabilitation
- Members who have an Autism Spectrum Disorder (ASD) will have additional occupational, physical, and speech therapy for the treatment of ASD after the purchased benefits are exhausted. See the ASD Guideline for additional information.