



Using Out-of-Network (OON) Benefits at The Run Rx

Many of our clients use out-of-network (OON) benefits to receive reimbursement for services at The Run Rx. However, **you do not need OON benefits to work with us.**

Our care is available to anyone who values specialized, one-on-one support. If your insurance offers OON coverage, it may help offset a portion of the cost.

A few things we think are helpful to know:

- ~50-60% of our patients receive some level of reimbursement through their OON benefits.
- Many of our patients receive little or no reimbursement and still choose to work with us because they value our specialized approach, full 1:1 sessions, and expertise working with runners and active adults.
- All of our services can be paid for using HSA or FSA funds, regardless of whether your insurance reimburses you.
- Reimbursement is a bonus, not a requirement. Our goal is to help you understand your options so you can make the decision that feels right for you.

First Things First

The Run Rx does not directly contract with insurance networks. Instead, we provide superbills that you can submit directly to your insurance company for possible reimbursement which we can't guarantee.

All of our Physical Therapy services are typically eligible for reimbursement under any Out-of-Network Physical Therapy benefits your plan provides.

Every insurance plan is different, so reimbursement eligibility and amounts can vary significantly.



Key Terms (Simplified)

Deductible

The amount you must pay before your insurance begins reimbursing you.

Coinsurance

The percentage your insurance pays after your deductible is met.

Example, 70% co-insurance: Insurance pays 70%; You are responsible for 30%

Reimbursement

The amount your insurance sends back to you after reviewing your claim.

Referral or Prescription

Most patients do not need a referral to receive care at The Run Rx. However, some insurance plans require one to be on file for reimbursement. Often, this is as simple as asking your physician to provide a referral for Physical Therapy.

Prior Authorization

A small number of plans require approval before treatment begins or mid-treatment plan in order to receive reimbursement.

Questions to Ask Your Insurance Company

1. Do I have Out-of-Network benefits for Outpatient Physical Therapy?

2. What is my Out-of-Network deductible?

Total deductible: _____ Amount already met: _____

3. After my deductible is met, what percentage is reimbursed for Out-of-Network Physical Therapy?

4. Do I need a referral, prescription, or prior authorization for Out-of-Network Physical Therapy reimbursement?

5. How do I submit claims?



Information Your Insurance Company May Request

The Run Rx, INC

Type 2 NPI: 1003408899

Tax ID: 85-4266188

ICD-10 Codes

Diagnosis codes that will appear on your superbill after evaluation.

CPT Codes

You will be provided these specific codes used for each treatment, but they may require a list of possible codes. You can provide them these:

97162, 97164, 97110, 97530, 97140, 97112, 97116

Claim Submission

We provide a superbill following your initial evaluation. For follow-up visits, we typically issue one monthly superbill that includes all visits from that month to simplify claim submission. Weekly superbills can be provided upon request.

Many of our clients use [Reimbursify](#), a simple free app that helps submit insurance claims electronically. Superbills can be uploaded directly to Reimbursify or submitted through your insurance company's preferred process.

Our Philosophy

At The Run Rx, we've intentionally built a model that allows us to provide:

- True one-on-one care
- Full-hour appointments
- Specialists who understand runners and active adults
- Personalized plans built around your goals
- A focus on long-term results, not just symptom management

While reimbursement can be helpful, most of our clients choose The Run Rx because they value specialized care designed to get them back to doing what they love—and keep them there.