

Direct Access Update and Insurance FAQs:

Did you know that in the State of Georgia, you can obtain physical therapy services without a physician referral? After the initial evaluation, you are allowed 8 visits OR 21 days of treatment with a physical therapist before you need a referral.

*Most major insurance plans do not require a referral to start physical therapy. Requiring a referral from a physician is state law. DA requirements vary by state. Some insurance plans may not follow the state's laws and require a referral regardless.

What happens after 8 visits or 21 days? If you and your therapist decide you need treatment beyond this timeframe, you will need a referral or script from a physician (primary care, orthopedic, internal medicine, dentist, etc.) to continue treatment. Please note that modalities such as dry needling cannot be provided without a physician referral, AND only by a physical therapist who is certified in dry needling.

How do you know what your insurance plan requires, and what are your benefits? You can verify your benefits by reviewing your plan documents. Those are typically made available to you online. For this specific service, check your physical therapy coverage, limitations, and requirements. Our team does have limited access to this information.

Can I get a referral before the direct access expiration date? Absolutely! Your therapist and our team will update you on your progress and discuss further treatment before your visits/time expires.

What if I do not have insurance and want to pay cash? We have a cash plan available for those who are uninsured or underinsured. Cash patients are also subject to the direct access requirements.

What is your list of in-and-out-of-network insurance plans?

IN NETWORK:	OUT OF NETWORK:
AMBETTER	AETNA (eff. 1/1/2026)
ANTHEM (formerly	CIGNA
BCBS) (All plans)	HUMANA
MEDICARE	MEDICAID (includes
Private Health Care	Amerigroup, CareSource,
Systems (PHCS)	Peachcare, WellCare)
TRICARE Select/Humana	PEACHSTATE
Military	UNITED HEALTHCARE,
	all products, including
	Medicare Advantage

Our list of accepted insurances changes as we are adding and/or changing our participation with insurance companies. We encourage you to call our office AND your insurance company to confirm we accept or are in-network with your insurance.