Is My Cardiac Rehabilitation Covered by Insurance?

A. Call your insurance company to verify your coverage for a monitored CR program.

What your insurance verifier may need to know about Cardiac Rehab:
1. The program is considered “Phase II outpatient cardiac rehab”.
2. It is medically supervised by nurses and monitored with EKG telemetry.
3. The program normally consists of 36 exercise sessions.

Ask if insurance will cover both of the following CPT codes:
- Phase II (continuous) EKG monitored Cardiac Rehab #93798
- Phase II (without continuous) EKG monitoring #93797

Tell them:
Your diagnosis: for example, CABG (Coronary Artery Bypass Graft), MI (Heart Attack), Angina, Stent Placement, Angioplasty, or Valve Replacement Surgery.

B. Ask about your out of pocket expense.

- What is your co-pay?
- Does the insurance company have a maximum reimbursement amount?
  If so, find the amount they reimburse each visit for Phase II CR with continuous monitoring. (CPT Code #93798)

C. All insurance companies have different rules and levels of reimbursement. Therefore, please note:

- Even though your doctor has given you a referral for Cardiac Rehab, some insurance companies may not cover Cardiac Rehab services.

D. Ask about your coverage for nutrition education with a registered dietitian.
If you have hypertension (high blood pressure), hypercholesterolemia (high cholesterol), or diabetes, you may have coverage for a one-on-one nutrition appointment. Ask about coverage for the following CPT code(s).

- Hypertension/Cholesterol #97802
- Diabetes #G0108

Appointments are available Monday-Thursday at Valley Diabetes & Nutrition Clinic. For an appointment, please call 425.656.5377.