

FINANCIAL POLICY

Please *carefully* review our Financial Policies. It is important for you to have a thorough understanding of your Physical therapy benefits and responsibilities.

NO INSURANCE / CASH RATE: Therapy Works offers a cash rate to those who do not have insurance coverage, or who have maximized their benefits. We also are allowed to take cash payment if you do not wish to involve your insurance at any point in time.

MEDICARE: Therapy Works participates with Medicare and we bill Medicare as well as any supplemental insurance company provided. Physical therapy is covered service up to \$1900 per calendar year. You are responsible for any copayment, co-insurance or deductible that applies to your plan. We advise you to be under a physicians care.

MEDICAL INSURANCE COVERAGE: Therapy Works Physical Therapy participates in most health plans, but not all. At the time of your initial visit we will attempt to verify your current insurance coverage. It is ultimately your responsibility to know your physical therapy benefits and all coverage is based on insurance coverage at the time of service.

CO-PAYMENTS AND DEDUCTIBLES: As part of our contractual agreement with your insurance company we must collect these fees directly from you. Often your annual deductible must be met before insurance will pay for physical therapy benefits. Co-payments will be collected at each visit. Please present your copayment upon arrival.

NOTE: Verification of PT benefits is NOT a guarantee of payment.

WORKERS COMPENSATION AND MOTOR VEHICLE ACCIDENTS: It is your responsibility to provide us with the insurance carrier along with your claim number if you have one. If your claim is denied for any reason, we will attempt to bill your private health insurance. Understand you are ultimately responsible for payment in full. We do NOT accept an attorney letter of protection for claims being disputed or in litigation but we can bill private insurance which your attorney can add to your case. Patients with SAIF worker's compensation claim: If you have received a letter indicating you have been enrolled with Majors please notify us immediately we are not providers for this network and will have to move your care to a participating providers office.

CANCELLATION POLICY: Therapy Works Physical Therapy requires a 24 hour notice for the cancellation of a scheduled appointment. Failure to do so will incur a \$50 charge to your account which is not covered by your insurance company. Any cancellation calls made after 5:00 pm the day before or "the same day" cancellation we will reduce the charge to \$35. If you feel ill, wary of road conditions or an emergency should arise please contact us as soon as possible.

UNPAID BALANCES: Account balances over 60 days without a payment or payment agreement will be subject to assignment to an out of office collection assistance agency. Should this be necessary a transfer of \$25 will be added to your account.

SUPPLIES: Some PT supplies are not covered by insurance and you may be asked to pay a small fee for these services. These will be explained to you and you will have the opportunity to "opt out" of the service before incurring a charge. (Iontophoresis, therapeutic equipment, tape, etc.)

I have read and agree to the financial policies of Therapy Works Physical Therapy. I understand I am ultimately responsible for payment of my account with Therapy Works Physical Therapy regardless of my insurance coverage.

NAME:_____DATE:_____

