

## Insurance information you will want to gather before your visit.

Insurance plans vary greatly in the amount of physical therapy coverage they provide and unfortunately our clinic is not able to access this information for our patients. In order to prevent surprises related to your bill for treatment, we recommend calling the customer service telephone # on the back of your insurance card and asking the following questions:

Does my insurance plan cover physical therapy? Yes No

Do I require a physician's referral to access coverage for physical therapy? Yes No

What is my deductible amount? \_\_\_\_\_

How much of my deductible have I met this year? \_\_\_\_\_

What is my out-of-pocket amount? \_\_\_\_\_

Do I have a co-pay for physical therapy appointments? Yes No

How much is my co-pay? \_\_\_\_\_

What percentage of my bill is covered after my deductible is met? \_\_\_\_\_

How many physical therapy appointments are covered in a year? \_\_\_\_\_

Please be aware that if you have a deductible to meet, your visits here will be your responsibility. Once your deductible has been met, your out-of-pocket responsibility will be a percentage of each visit thereafter; your insurance company will pay a portion of this, usually at 80% with 20% being your portion.

If you have a high deductible to meet, we will be happy to set up a monthly payment plan for you, interest free.

If you have a per-visit copay, we will collect the copay at the time of your visit.

We will keep track of the number of appointments for you so that you don't exceed the allowed amount.

Your therapist will be happy to come up with a plan to minimize your PT costs if expense is a concern for you. This would include strategies for home treatment and a home exercise plan. **Please let your therapist know if you have concerns about cost and frequency of treatment.**