



Insurance Policy

As the patient, it is ultimately your responsibility for paying medical costs not covered by your insurance. Should you have any questions regarding your insurance coverage and copayment obligations, we will be available to help with any questions you may have. In order to minimize the amount you must pay, you need to provide correct information regarding any and all insurance coverage that you have. **All patients are responsible for securing and maintaining an updated prescription or referral as needed from the physician.**

If you have commercial **Medical Insurance**: You are responsible for providing correct information to us for insurance verification. Furthermore, prior to your initial evaluation, you are responsible for obtaining and completing any specific insurance forms (e.g., referrals, pre-authorizations) required by your insurance company for us to receive payment for your therapy services. All deductibles and co-pays are due at the time services are rendered.

If you have **Medicare**: Your therapist will develop a treatment plan during your initial evaluation, which will be updated as needed throughout the course of your therapy services. Your physician will need to review and approve this plan. Generally, Medicare will not cover the costs for therapy where progress has plateaued or the patient has reached therapy goals. If you have insurance that is primary or secondary to Medicare, you are responsible for providing the correct information to us for Medicare and other insurances for verification of coverage. If Medicare is your primary insurance and you do not have a secondary insurance, you will be responsible for the annual Medicare deductible and 20% of Medicare's allowed fees.

If you need services due to an injury or accident and have **Workers' Compensation** or **Motor Vehicle Insurance Coverage**: You are responsible for filing any required accident/injury claim forms with your employer or automobile insurance company prior to starting therapy services. You must provide our office with the following information:

1. name, address, and phone number of your employer or auto insurance
2. claim number if known
3. date of injury/accident
4. name and number of the adjuster/contact person

If payment for therapy services is denied, you are responsible for payment in full. If you have personal health coverage, we will bill your health insurance plan, recognizing that plan may deny coverage as well. For this reason, we ask that we have a copy of your medical insurance on file when you begin treatment. We will use it **only** if workers' compensation or your automobile insurance does not pay the therapy bills.

Scheduling and keeping your therapy appointments is crucial to the recovery process. Your appointments will be scheduled according to your therapy needs. If you are unable to keep an appointment, kindly give 24 hours notice and reschedule for the same week if possible. Repetitive cancellations or failures to show for appointments may result in a \$75.00 fee, not covered by insurance.

You may contact us at any time with any questions.