



Financial Policies

Private Insurance Companies:

The therapists at Hands On Physical Therapy, PC participate with the majority of regional health plans, allowing you the benefit of in-network coverage. Hands On Physical Therapy is happy to bill your primary insurance company for your Physical Therapy treatment.

We strive to contact each new patient's insurance company the day you are seen. However, this is not always possible. We therefore ask that you know your benefits and take the time to check your coverage, including your deductible, number of Physical Therapy visits, whether we are in- or out-of-network, etc.

Medicare:

As of January 1, 2008, there is a maximum annual benefit of \$1810 per beneficiary. This cap combines both Physical Therapy and Speech Therapy. Please inform us on your first visit if you have received either Physical Therapy or Speech Therapy elsewhere in the current year. We will do our best to maintain a running account balance and notify you and the therapist when the balance approaches the maximum benefit allowed.

We do suggest that you take an active role in the billing process to ensure the account balance does not exceed the maximum allowed by Medicare. Please understand you will be personally responsible for any amount above the Medicare cap. At anytime you may ask our billing administrator for a copy of your Physical Therapy account status.

Worker's Compensation and Motor Vehicle Accidents:

In addition to providing us with the name and address of the insurance carrier, adjuster's name and claim number, we also require a copy of your primary insurance plan (if applicable). If for any reason the claim is denied, we will attempt to bill your private insurance. Please understand that you are ultimately responsible for full payment. We do not accept attorney "Letter of Protection" for claims disputed or in litigation.

For those patients with SAIF worker's compensation claims, we will need to ensure that the claim is not part of the managed care organization Oregon Health Services (OHS). If you have information on your enrollment or possible enrollment with OHS, please notify us immediately.

No Insurance/Cash Payment:

Our clinic offers a cash rate to those who do not have appropriate insurance coverage. Payment will be required at the time of service unless arrangements are made in advance. Please inquire about our current cash pay rate.

Billing Information:

Monthly Statements: Patients carrying a balance will be sent a statement at the beginning of each month. Payment in full is expected within 20 days. If you have any questions or would like to set up a payment plan, please call our billing administrator on Wednesdays or Fridays to handle those issues. Accounts in current standing will not be assessed any finance charges or billing fees. Account balances carried beyond 120 days will be assessed a monthly finance charge of 1.5%.

Monthly Payment Plans: As a courtesy to patients who cannot pay their account in full every month, we offer a limited monthly payment plan. All arrangements must be made in advance with our billing department. Minimum payment amounts vary depending on balances and no plan will extend beyond a 12-month period.

Collections: Please understand that payment for services is considered part of you treatment. Should your account age beyond 120 days without any payment, your information may be sent to a collection agency for further action. Our clinic will make every attempt to contact you for payment on your account before that step is taken. If we are forced to turn your account over to a credit bureau your privacy rights will be forfeited, your account will become part of public records, and neither you nor any family members will be allowed to obtain future therapy treatment at our clinic.

I have read and understand the financial policy and agree that regardless of my insurance coverage, I am ultimately responsible for full payment of my account with Hands On Physical Therapy, PC.

Date: _____ Name: _____ Signature: _____