

## FINANCIAL POLICY AND AGREEMENT

Health insurance and accident policies are an arrangement between you and your insurance company. As a courtesy to you, we will bill your insurance carrier(s) for you, although please understand that you are responsible for all charges incurred at this facility.

Most insurance policies cover physical therapy, although the amount they pay varies from policy to policy. We, therefore, urge you to carefully review your coverage. Pre-certification by the patient is occasionally required prior to initiation of physical therapy.

BILLING: We will bill your insurance carrier twice per month. All co-payments and payments towards a deductible are due at the time of the visit.

WORKER'S COMPENSATION: If you are hurt on the job, your worker's compensation carrier will pay 100% for services rendered. You are responsible for payment for failed visits per the policy on a separate page.

PERSONAL INJURY (Auto Accident): If you have medical coverage (med-pay) on your auto policy, we will bill them for you. Med-pay will cover your bills up to your limit, regardless of who was at fault. It is your responsibility to keep track of your med-pay, and to make payment arrangements should you exceed your med-pay limits. Group insurance may be billed as well.

MEDICARE: Medicare coverage typically includes a deductible and co-payments. Therefore, depending upon your secondary insurance, you may have deductible and co-pay responsibility after both insurances have made payment. Medicare does not pay for durable equipment..

Your signature indicates that you have read the above relevant information and that you have given us permission to bill your insurance company for the services we are to provide for you.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_