



### Hansen Physical Therapy Financial Policy

*Thank you for choosing Hansen Physical Therapy as your Physical Therapy provider. We are committed to provide our patients personal, professional, and experienced care. In order to achieve success in your therapy program it is important for you to read, sign, and understand the following Financial Policy.*

**Non-Insurance:** Payments are due at the time services are rendered. For your convenience, payments can be made by cash, personal check, Merchant Visa, MasterCard, American Express or Discover.

If you are having treatment extended over a period of time, we expect payment to be made during the course of treatment. If necessary, a payment arrangement can be made.

**Insurance:** Your insurance policy is a contract between you and your insurance company. We will file your medical insurance on your behalf as a courtesy to you, but will require prior to treatment, proof of your insurance and a valid photo ID or driver's license.

In the event of your insurance company not covering services provided by Hansen Physical Therapy, you will become financially responsible.

It will be your responsibility to pay any co-payments, co-insurance, deductible, or any charges that are not covered by insurance.

Hansen Physical Therapy will verify insurance eligibility and benefits. However, this is not a guarantee of eligibility. We ask that you advise us of any changes in your coverage within 24 hours of your service date.

**As further described, this financial policy includes:**

1. **Medicare** - Hansen Physical Therapy participates with Medicare. We will bill Medicare as well as any supplement insurance for services rendered.
  - a. With Medicare our services are covered up to **\$2,110.00** per calendar year. You are responsible to pay any co-payments, co-insurance, deductible, treatment, or supplies not covered by Medicare.
  - b. With Medicare if a secondary insurance is not billable you as the patient will be responsible for the remainder of the bill.
  - c. Medicare does require a signed plan of care from your referring physician for Physical Therapy treatment. We will obtain this on your behalf.
2. **Minors** – A parent or legal guardian must accompany the minor patient at the time of the initial visit. The parent or legal guardian is responsible for full payment as outlined in the financial

policy. If parents are separated and both legally responsible for the child, you must provide complete information from both parents.

- 3. Workers compensation and motor vehicle accidents** – The person receiving services is responsible to provide us with the insurance carrier along with the claim number to which carrier is liable for billing. You must provide us with a copy of your personal insurance. We may also need a Physician's Referral prior to services.
- a. In the event your claims are denied by the liability carrier or the medical payment benefits are exhausted, we will file claims with your personal insurance carrier.
  - b. If your insurance liability carriers deny the claim for any reason, you are the responsible party for full payment of your bill.
  - c. If your case is in litigation, we will require the name of the attorney representing you.

**5. Payment period/Unpaid balance** – Account balances over 60 days without a payment or a payment agreement will be subject to being turned over to the Credit Collection Bureau. Should this be necessary a 29% collection fee will be added to the unpaid balance.

- a. If a payment agreement has been made between you and Hansen Physical Therapy, a 10% deposit of your account balance will be required at the time of setup.
- b. All accounts must be paid in full within 6 months from the insurance provider's final payment or 6 months from start of rendered service for all non-insurance clients.

**6. Refunds** – Overpayments are refunded to the appropriate party, normally the insurance company of the guarantor. Patient refunds will not be processed until all active or past due accounts are paid in full.

**Our practice is committed to providing the best treatment for our patients. Please let us know if you have any questions or concerns.**

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