



PHYSICAL THERAPY

POLICY DISCLOSURE OVERVIEW

Imua Physical Therapy (IPT) is pleased to participate in your health care and we look forward to a lasting relationship as your physical therapy provider. In maintaining such a relationship, it is important that expectations, both yours and ours, be clearly communicated. What follows is an explanation of the basic and important steps you must take to ensure our ability to provide you with the services you need. We ask that you read this Policy Statement and ask us any questions you might have. Once you are satisfied with your understanding of this Policy Disclosure, we ask that you sign and date the last page.

RELATIONSHIP BETWEEN YOU, YOUR INSURER AND IPT

Your medical insurance contract is between you, the insured, and your insurance company, the insurance provider. IPT is a medical services provider and as such, we are not a party to that contract. Our contract—and our commitment – is with you as our patient. We can help you understand information about your insurance benefits, however you are primarily responsible for knowing what type of coverage you have and for any charges that you have incurred under your contract with us as your medical services provider. It is important that you relay any questions or concerns to us in a timely fashion so that we may help you understand and navigate this process.

CHECKING-IN AND CHECKING-OUT

Upon arrival to each appointment you must check-in at the front desk, show your insurance card if requested, and make payment if one is due. In accordance with CMS/Medicare guidelines, if you are a Medicare patient we are required to maintain a record of the time you check-in and check-out with us. It is important for you to know that we treat this sign-in/sign-out record as Protected Health Information (PHI) in accordance with HIPAA regulations.

CO-PAYMENTS, DEDUCTIBLES, CO-INSURANCE, AND SELF-PAY

According to your insurance plan, you are responsible for any and all co-payments, deductibles and co-insurance. We accept cash, checks, & all major credit cards. Our statements satisfy all flexible benefit/health savings account requirements and are available upon request by contacting our office.

CO-PAYMENTS

All co-payments are due at the time of service. If you forget your co-payment for one appointment please plan to make that payment with your next co-payment upon checking in for your following appointment. If you forget your co-payment a second time you may be asked to contact the billing office or reschedule your appointment.

DEDUCTIBLES AND CO-INSURANCE

Deductibles and co-insurance are due within 30 days of receipt of our bill. Some insurance carriers have set allowed amounts for physical therapy visits; in these instances IPT reserves the right to request the deductible and/or co-insurance payment at the time of service. The front desk can provide a list of known allowed amounts based on the type of insurance. If you participate with a high-deductible health plan (\$1,500/year or greater), we require a copy of the health savings account debit/credit card or a personal credit card to remain on file.

SELF-PAY

If IPT is not in-network with your insurance carrier and you do not have out-of-network coverage you are responsible for payment in full. Self-pay rates represent the average insurance reimbursement rates for the region, \$95 + tax for a 45 minute evaluation and \$85+ tax for a follow-ups. You may choose to pay for your services rather than go through your insurance, however IPT can't submit claims to your insurance carrier at a later date. This is due to claim filing limits, time restrictions in obtaining approval & lengthy data entry efforts.

CANCELLATION POLICY

24 hr. notice required for cancellation. IPT will bill your account \$50.00 for any no-show or cancellation without notice.

MEDICAL RECORD FEES

IPT charges \$25 to attorneys for medical records.

RETURNED CHECK FEES

A \$25 fee will be charged for any checks returned for insufficient funds, plus any bank fees incurred.

Signature: _____ Date: _____