

CorePhysio Financial Policies & Practices

Thank you for choosing CorePhysio as your provider. You have invited us to be a guest on your wellness journey and we take that very seriously. In order to serve you in the best way possible, we ask that you review the following policies and practices *before* your first appointment. This statement is posted at check-in and check-out, available upon request, and may also be viewed or downloaded from our website, www.corephysiopt.com.

We want you to be successful and meet your goals in physical therapy! Are you ready to be all in?

100% attendance yields great results: We ask your commitment to review, reschedule if needed, and attend 100% of your scheduled appointments. The most expensive thing about health care is having a talented team waiting in a well-equipped, lovely space for a client who doesn't show up. We love our jobs, love treating clients, and want very much to help you meet your goals!

Rescheduling appointments: We are happy to reschedule any appointments with at least 48 hours' advance notice, to help give us time to offer the appointment to another client on our wait list.

Cancellations: We know life happens. If you do not provide at least 48 hours' advance notice, but are able and availability permits us to reschedule to another time in the same week, your cancellation will not be subject to a fee; otherwise, cancellations within a 48-hour window are subject to a \$30 fee.

Missed appointments: If you fail to attend an appointment, you will be charged a \$30 fee. Because each missed appointment is a missed step in your wellness journey, we recommend getting into the habit of confirming your next appointment upon each check-in so you can reschedule in advance to a time that is convenient for you.

What if it's an emergency? We are kind, discerning people. You can call us anytime, including after business hours; just leave a message stating your name, appointment date and time, and reason for cancelling.

PT can change lives when clients are fully engaged in their care.

Clients who miss or cancel 2 or more appointments within a course of care may be transitioned to same-day appointments only.

Thank you for honoring your therapist's time and your own.

Payment Policy

We want to make doing business with us easy. We bill all contracted insurance carriers, but to do so you must provide insurance information at, or prior to, your first visit; if you forget to bring your insurance information, payment may be required at the time of service. Copays are due at the time of service. Clients with unmet deductibles will have the opportunity to contribute a deposit towards the costs of each visit at the time of service.

You are ultimately responsible for the timely payment of your account. Statements are mailed monthly and are due upon receipt. We accept payment by cash, check, and most major credit cards. We understand clients may occasionally experience financial challenges; if you wish to discuss a payment plan, please contact our Business Office at 360-752-2673. We are here to help.

Insurance Billing Policy

We bill insurance based on the information you provide on your client intake packet. You are responsible for notifying our billing office of changes to your insurance (i.e., payer, group number, member ID, etc.) at least 14 days before the change becomes effective. Charges for appointments scheduled and attended during a coverage change or lapse will be your responsibility. Your insurance policy is a contract between you and your insurance company and you are responsible for understanding your benefit coverage, limits, requirements, maximums, and for tracking your utilization of benefits. Benefits quoted by your insurance are not a guarantee of payment. Please be aware that some services provided may be non-covered based on your particular policy and/or not considered reasonable and necessary under the Medicare Program or other medical insurance.

Usual and Customary Rates

CorePhysio is committed to providing the best treatment for our clients and we charge what is usual and customary for our area, basing our fee schedule on the Washington State Department of Labor & Industries policies. You are responsible for payment regardless of any automobile or non-contracted insurance company's determination of usual and customary rates.

Medicare Clients

For 2019, Medicare has a cap of **\$2,040** for physical therapy (PT) and speech-language pathology (SLP) services combined, and **\$2,040** for occupational therapy (OT) services. Medicare pays for physical therapy as long as it is medically necessary.

This is approximately 17 visits per calendar year. Additional treatment may be approved beyond the cap based on medical necessity.

Motor Vehicle Accidents

Automobile insurance companies cover physical therapy benefits as long as you have Personal Injury Protection (PIP) available on your open PIP claim. We attempt to verify if PIP is available for every claim; however, the payers are legally limited in what information can be disclosed to us. It is therefore your responsibility to know and understand what benefits are covered. We will continue to bill your auto insurance until we receive notification your PIP benefits have exhausted, at which time financial responsibility shifts to you. If you have health insurance, we will bill for treatment provided we have complete information and authorization to do so. You are responsible for obtaining preauthorization for services, where required, before we bill your health insurance.

Workplace Injuries

Workplace injury claims are managed by independent entities with specific requirements and guidelines. We require authorization that the occurrence has been accepted as a workers' compensation claim prior to treatment. Your course of care must adhere to the visit and treatment limits outlined by the claims manager/prescribing physician. You may choose to proceed with PT before your claim is open by paying privately for services.

Minor Clients

The parent or guardian (guarantor) accompanying a minor is responsible for full payment after insurance has paid their portion. Physical therapy will be provided with the consent and signature of the parent or guardian at the initial evaluation. Copays are due at the time of service and may be paid in advance by phone or in person before the end of the business day.

Collections

You are ultimately responsible for the timely payment of your account. If you'd like to discuss a payment plan, contact our business office so we can help before your balance starts to accrue. If you have a remaining balance after 120 days, your account may be placed for outside collection. Any and all fees associated with the collection process are your responsibility.

Email Disclosure

By providing CorePhysio with your email address, you are allowing us to share information with you about our company and services. We do not share email addresses with any third party. If you request that we communicate information to you via email about your health, medical records, diagnosis, treatment, appointments, financial details or other personal information, you do so with the understanding that any electronic communication carries a risk of release of information. While our internal equipment, technology and processes comply with federal HIPAA standards, we cannot control how the information is handled once it leaves our network.

How to Contact Us

Our helpful staff in the business office are happy to answer any questions you may have, or clarify any of the above information; you may reach them at 360-752-2673.