

# P R O S P E C T

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## R e h a b i l i t a t i o n

*Physical Therapy Services*

### **PAYMENT POLICY: MEDICARE**

Although your actual charges may vary, Prospect Rehabilitation's average fee is \$135 per visit. Prospect Rehabilitation will submit your claims to Medicare and your secondary insurance company. Prospect Rehabilitation is "in network" with the following insurance plans, **BUT THAT DOES NOT GUARANTEE YOUR INSURANCE WILL COVER YOUR ENTIRE BILL:**

Medicare

Vermont Medicaid

Blue Cross Blue Shield of Vermont

Cigna/One Health Plan/Great West

MVP Health Care

Aetna: **PPO plans only**

CBA

Your benefits will be processed at the out-of-network level for other insurance plans. You should be familiar with your out-of-network benefits, if applicable. Exercise physiology and personal training services are not covered by insurance.

Medicare Part B generally covers 80% of physical therapy charges, with these restrictions:

- ◆ A physician (MD, DO, NP, podiatrist for foot issues only) must refer you to physical therapy. You must remain under his/her care for the duration of your therapy treatment.
- ◆ Durable medical equipment provided by this office is NOT covered by Medicare.
- ◆ Medicare Part B has a \$147 deductible for 2014.
- ◆ Medicare Part B has a \$1900 physical/speech therapy annual limit, with some exceptions.

**All charges are your responsibility. It is your responsibility to be familiar with your insurance coverage and be aware of your policy's physical therapy benefits and limits. MEDICARE ADVANTAGE PLANS MAY HAVE DIFFERENT BENEFITS THAN THOSE OUTLINED ABOVE.**

Prospect Rehabilitation will bill you any amounts due from you after Medicare and your secondary insurance company or your Medicare Advantage plan have processed your charges. You will be billed for co-payments, deductibles, co-insurance, and non-covered charges, as allowed by your plan. Payment by cash or check is expected in full within 30 days of invoicing. If you have difficulty making the payments for which you are responsible, Prospect Rehabilitation would be happy to set up a payment plan to help you honor your financial obligation.

Please note Prospect Rehabilitation charges \$40 for missed appointments or those canceled within 24 hours, \$10 for returned checks, and 25% of the open balance for accounts sent to collections. If the matter is referred to an attorney or agency for collections, you will be responsible to pay reasonable attorney or agency fees and court costs.

*I have read and understand the above information and any questions have been answered.*

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Patient's or responsible party's signature

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date