



QUALITY CARE PHYSICAL THERAPY

MOVEMENT IS LIFE

BILLING & INSURANCE FAQ'S & PATIENT RESPONSIBILITIES

How will my health insurance work?

Quality Care Physical Therapy will bill most health insurance plans as a patient convenience. We strongly recommend you verify your physical therapy benefits and check on any excluded services and out-of-pocket-expenses for which you may be responsible. We also recommend you check to see if you are required to have a referral or prior authorization. Our staff will not always have access to this information about your benefit coverage and will not always be able to provide you with those details at your appointment. Some health insurance plans may have exclusions or require you to see specific providers, depending on the type of treatment.

- Patient responsibilities:**
- 1) Know your benefits for physical therapy treatments.
 - 2) If your insurance requires authorization, be sure to let us know if you have been treated elsewhere for the same injury.
 - 3) Bring a referral or prescription to your first visit if required

What if I have a secondary insurance plan?

We do not bill secondary insurance plans (unless Medicare is your secondary). Once your primary insurance has paid, you will receive a statement if there is a balance due. If you have a secondary insurance, we will attach a Fee Ticket to your statement that you can use to receive reimbursement from your secondary insurance plan.

- Patient responsibilities:**
- 1) When you receive a statement with a balance due, you must pay that balance due within 30 days otherwise you will receive a fee.
 - 2) To receive reimbursement from your secondary plan, you will need to send them the Fee Ticket we provide you with along with the EOB (explanation of benefits) from your primary insurance.
 - 3) If Medicare is your secondary insurance, you will need to set up a coordination of benefits before being treated.

What can I expect to pay?

If you have health insurance, you will be responsible for paying the co-payment, deductibles and co-insurance based on your insurance plan. Below are some terms you should know:

- **Co-payments** are a required payment based on your insurance policy. The co-pay is paid at the time of your visit. A \$25.00 billing fee will be charged for copays not paid at time of service.
- **Deductible** is the amount you pay out-of-pocket before insurance will cover the remaining costs. If your deductible hasn't been met, **we will collect towards your deductible each visit.**
- **Co-insurance** is a shared expense between you and your insurance. You may be required to pay a certain percent of the charges for physical therapy services. For example, insurance pays 80% and you pay 20%.

Depending on your insurance plan, you may need to meet your deductible before the co-insurance is applied. If you have questions about this, call your insurance company.

- **Out-of-pocket maximum** is the yearly total amount your health insurance company requires you to pay towards the cost of your health care on an annual basis.

- Patient responsibilities:**
- 1) Come to each visit prepared to pay your estimated portion for treatment that day.
 - 2) If your balance is not paid within 30 days, a \$35 late fee will be charged.

If I'm being treated for an auto accident, how does the billing work?

If you've been in an auto accident, we will need your personal auto insurance information in order to ensure a claim has been opened. Once we confirm a claim has been opened, we will bill your physical therapy visits to your auto insurance. We only bill first party claims (your personal auto insurance). If you have third party coverage (the responsible party's auto insurance), we can bill your personal health insurance. If you exhaust your Personal Injury Protection (PIP) coverage, we will then bill your health insurance. In order for your health insurance to pay for your treatment, they will require a letter from your auto insurance stating your PIP has been exhausted. When/if we receive notice that your PIP is exhausted, we will contact you and ask that you communicate this to your health insurance provider.

- Patient responsibilities:**
- 1) Provide us with your PIP coverage information AND your health insurance information.
 - 2) When/if your PIP is exhausted, you will need to provide that information to your health insurance before we can bill them.
 - 3) To prevent financial hardship, stay in communication with your claims manager for updates on how much coverage is remaining.

If I'm being treated for a work-related injury, how does the billing work?

If you've been injured at work, we will need your worker's compensation claim information in order to ensure a claim has been opened and approved. Once we confirm a claim is open and approved, we will bill all your physical therapy visits to your worker's compensation plan. Authorization is usually required after the first 24 visits, and our front office staff will make sure authorization is obtained.

- Patient responsibilities:**
- 1) Provide us with your worker's compensation claim information and your health insurance information.

What if I don't have health insurance?

Patients without health insurance are expected to pay in full or at the time of service. We offer a cash rate for patients without insurance. Cash Rate: Initial Evaluation \$185, Follow up visit \$155, Re-eval \$165

Can I get an estimate of what my charge will be for a visit?

Our front office will estimate the portion you will pay for your visits, but keep in mind it is just an estimate. We cannot guarantee what the actual costs will be. Your final liabilities may differ depending on the treatment you receive and what your insurance ends up paying.

How do I pay my bill?

Quality Care Physical Therapy offers several options for bill payment. Choose the option that is the easiest for you:

- Pay your bill by clicking the link on your electronic statement.
- Pay your bill online through the payment portal on our website at www.QualityCarePT.com.
- Pay your bill over the phone using your credit card (3% service charge) by calling (425) 486-6079.
- Pay in person at our front office by cash, check or debit (no service fee), credit card 3% fee

Acceptable payment methods are cash, personal check, ACH, MasterCard, Visa or Discover. Please do not send cash through the mail.

If I've made a payment at each visit, why am I receiving a bill?

Have you logged into **Inbox Health**? This is a critical tool that can be utilized to understand how your insurance has processed your visits. Based on your selection, you will receive either a text or email from Inbox Health with a detailed explanation on your balance due. If you still have questions, call the member services number on the back of your insurance card.

What if I've overpaid and am owed a refund?

Quality Care Physical Therapy will receive patient refund information from our billing service monthly. Once that information is received, we will process the refund and, depending on how you originally paid, send you a check or credit your credit/debit card. If there are outstanding visits that need to be paid by your insurance, we will not process a refund until all visits are paid in full and you have been discharged from treatment. If the credit on your account is less than \$5.00, we will hold that on your account and use it toward any future treatment.

Who do I contact if I have a question regarding my bill?

Quality Care Physical Therapy outsources billing to Progressive Billing Specialists, LLC. If you've received a statement from us, please log in to Inbox Health. Once you've logged into the Inbox Health portal you will be able to ask your questions through this portal. You can email PBS at: Tanya@ProgressiveBillingSpecialists.com.

Another option to gain more information about your bill is to call your insurance company. They can help you if we are unable to provide the details you are seeking.

