

WELCOME TO MCCARTHY PHYSICAL THERAPY

Insurance: Your insurance is a contract between you and your insurance carrier. We will gladly bill your insurance *as a courtesy*. However, if your insurance denies any portion of an authorized claim, you are responsible for all balances.

Insurance coverage is different for each person. It is your responsibility to check your policy for covered services, co-pay, and co-insurance amounts, and if pre-authorization is required. This should be done prior to attending the first visit. If a patient attends an appointment prior to verification/authorization, and the visit is not covered by insurance, the cost of that visit will be the patient's responsibility. Please be sure to notify our office immediately if there are any changes in your insurance coverage.

Medicare: We are a Medicare provider and will accept assignment from Medicare. There is an annual cap of \$1,810 for outpatient physical therapy. Medicare covers physical therapy and 80% of their accepted fee schedule. The patient is responsible for the remaining 20%. If there is a secondary policy to Medicare, please provide the secondary insurance information. Once the Medicare cap has been met, the patient is responsible for all future charges.

Workman's Compensation: It is imperative to supply us with a billing address for the industrial carrier, name and telephone number of the adjustor, and your claim number to ensure proper billing. You can obtain this information from your employer. We have a three strikes policy. If you miss three appointments, you will be discharged from treatment and your doctor and insurance adjustor will be notified.

Appointments: Patients are seen by appointment only. Scheduling is done on a first come, first served basis. We recommend scheduling your appointments in weekly intervals. If you need to cancel an appointment, we require at least 24 hours notice. A phone call is required to avoid a charge for a missed appointment. The charge for a missed appointment will be billed to the patient.

Doctor Appointments: A prescription for physical therapy, written by your doctor, is required by all insurances before payment will be considered. It is your responsibility that a current prescription is in our file for billing purposes. Any charges denied by insurance due to lack of a current prescription will be the patient's responsibility. Be sure to keep your follow-up appointments with your doctor. Please inform your therapist of all return doctor visits so we can send the appropriate progress reports. It is during your follow-up appointment and by communicating with your therapist, that your doctor will determine if additional therapy is appropriate.

PLEASE LET US KNOW IF YOU HAVE ANY QUESTIONS

Signature _____ Date: _____