
FINANCIAL POLICY

Thank you for choosing sPorT plus physical therapy. We are committed to the success of your medical treatment and care. Please understand that payment of your bill is part of this treatment and care. We accept payment by cash, check, and debit/credit card. Please review the section below that is applicable to you.

1. Patient with Insurance

Co-payments are due at the time services are rendered. Please provide copies of your insurance cards and notify our office of any changes in your coverage.

Some insurance carriers require pre-authorization or a referral form. Our office is aware of some of these companies and will help you adhere to the necessary guidelines your insurance carrier may require. However, **we cannot take responsibility for knowing every patient’s personal insurance plan.** It is ultimately your responsibility to be aware of whether or not pre-authorization or a referral form is needed. Therefore, we ask that you call your insurance company to find out what their requirements are. Insurance companies also vary in their coverage for physical therapy services. If your physician orders physical therapy, **we ask that you verify your coverage with your insurance company before beginning treatment.**

sPorT plus physical therapy submits insurance claims and posts the insurance payments promptly to your account. If your insurance company mails your payment to you, you must forward that check to our office immediately along with a copy of the explanation of benefits. You are responsible for deductibles, co-payments, non-covered services, coinsurance, and items considered “not medically necessary” by your insurance company. Some insurance companies have established UC&R (Usual, Customary and Reasonable) maximum amounts, which they deem appropriate for a specific procedure. These amounts vary with each insurance plan. Any amount not paid by your insurance due to UC&R is your responsibility. Should there be problems with an insurance claim, we suggest you first direct your questions to your insurance carrier. Our Business Office will be pleased to help you if they can be of assistance in resolving a problem or resubmitting a claim. You may reach us at (715) 339-6140.

Charges not covered by insurance are due within **30 days** of notice from the insurance company.

2. Worker’s Compensation Patient

As a Worker’s Compensation patient, you may be covered by insurance if your injury is reported at work and verified with your employer. Be sure to inform our office personnel that your injury occurred on the job. As a courtesy to our patients, we will file worker’s compensation claims. However, if your claim is denied or not paid before the timely filing date of your group health insurance plan, we will file a personal health insurance claim or expect you to pay the charges in full. If the situation becomes a legal matter, you are still ultimately responsible for payment of the charges.

3. Personal Injury (Accident) Patient

If are a personal injury patient, our office will bill the appropriate insurance company. Please provide all information needed for billing. sPorT plus physical therapy cannot accept financial responsibility for any disputed claims. If your claim is denied, is unpaid, or is not expected to be paid promptly, the charges or services rendered will be your responsibility, and we will file a personal health insurance claim or expect you to pay the charges in full.

4. Medicare Patient

sPorT plus physical therapy is a participating provider with the Medicare program. We will submit charges to Medicare. Medicare will submit any remaining charges to your secondary insurance company if you have one. You are responsible for deductibles and co-payments. Fees for non-covered services are due at the time of service.

5. Wisconsin Medicaid Patient

We will submit charges to Medicaid, and you will not receive a bill for services rendered if proper information is provided. You are responsible for any co-payment due. Co-payments are due at the time services are rendered.

6. Patient Without Insurance

If you do not have insurance a payment of \$100.00 is required at the time of your office visit, and the remaining balance is due within **30 days** after billing. If you are unable to make payment within 30 days, we ask you contact our Business Office as soon as possible at (715) 339-6140.