

## FINANCIAL ARRANGEMENTS, MEDICAL INSURANCE AND HIPPA

We are committed to providing you with the best possible care. If you have medical insurance, we are anxious to help you receive your maximum allowable benefits. In order to achieve these goals, we need your assistance and your understanding of our payment policy. We will bill your private insurance company for our services. Bills are processed two times each month; after the 15th of the month and at the end of the month. We require that you pay your co-pay during each visit and will inform you of your yearly deductible that has not yet been met and you will be held responsible for this amount regardless of what other arrangements have been made regarding your treatment fees. Upon receipt of your statement, we require that you pay the percent of our charges that are not covered by your insurance policy. Although it is not always possible to give exact costs for therapy services, as treatment and supplies may vary, we will inform you of additional costs when possible. We accept cash, checks, MasterCard and Visa.

Returned checks and balances older than 30 days may be subject to additional collection fees. Charges may also be made for broken appointments and appointments canceled without 24 hours advance notice.

An itemized statement will be sent to you monthly and at the end of your treatment and after all monies have been received from your insurance company. Any overpayments will be promptly refunded.

Please note the following:

- ▶ Your insurance is a contract between you, your employer and the insurance company. We are not a party to that contract.
- ▶ Our fees are generally considered to fall within the acceptable range by most companies, and therefore are covered up to the maximum allowance determined by each carrier. This applies only to companies who pay a percentage (such as 80%) of the "U.C.R.". "U.C.R." is defined as usual, customary and reasonable fees for this region. Thus, our fees are considered usual, customary and reasonable by most companies but not all. Therefore, any balance not paid by the insurance company will be your responsibility.
- ▶ Not all services, supplies are a covered benefit in all insurance contracts. Some insurance companies arbitrarily select certain service/supplies they will not cover. The cost for these services/supplies will be your responsibility.

We must emphasize that as physical therapy providers, our relationship is with you, not your insurance company. While the filing of insurance claims is a courtesy that we extend to our patients, all charges are your responsibility from the date the services are rendered. We realize that temporary financial problems may affect timely payment of your account. If such problems do arise, we encourage you to contact us immediately for assistance in the management of your account.

Finally, by signing this page, you agree that you have received a copy of Ergo-Rehab's patient privacy rights as they pertain to the Health Insurance Privacy & Portability Act (HIPPA).

If you have any questions concerning our billing policies, cancellation/no-show policy, or HIPPA rules and regulations and our privacy policy, PLEASE do not hesitate to ask. We are here to help!

Signed: \_\_\_\_\_ Date: \_\_\_\_\_