

Somerset Hills Physical Therapy, PC

INSURANCE, PAYMENT AND CANCELLATION POLICIES

Welcome to Somerset Hills Physical Therapy. We are committed to serving you by offering the highest quality of physical therapy care. To avoid misunderstanding in this time of quickly changing insurance reimbursement policies, we would like you to know on admission, our policies on payment and cancellations.

PAYMENT FORM: For your convenience we accept checks, cash, Visa and Mastercard.

INSURANCE COVERAGE: When we contact your insurance company to verify coverage, the insurance company will not guarantee payment for your policy, they will only verify your benefits. The insurance representative states that upon receipt of the billing statement from this office, they will evaluate the bill and decide at that time if payment will be issued. Since the relationship with your insurance company is with you, the policyholder, the final payment is your responsibility. Please notify us of any changes in your policy.

IN NETWORK: We participate with many insurance policies and will verify your benefits prior to the initial visit. You may be responsible for obtaining a referral from your PCP, co-payments, and/or a deductible. We will submit bills directly to your insurance company for you.

OUT OF NETWORK: If you are in a managed care network we do not participate with, you will be required to pay for services up front. You will be provided with a statement, marked with a zero balance, which contains all of the information your insurance company will need. You will be responsible for submitting this bill to your insurance company and we will assist you if you have any questions.

AUTO- NO FAULT: The NJ Insurance Law mandates that all auto insurance policies contain a deductible of at least \$250. You may have elected to take a higher deductible. Your insurance company will pay 80% of the amount on medical bills that fall between the deductible and \$5000 max. You are responsible to pay the deductible and 20% co-payment on a weekly basis.

WORKERS COMPENSATION: If you were injured at work and your medical bills will be covered by worker's comp, you will need to give us all information prior to your first PT session. *We need pre-authorization for any worker's compensation claims.* We bill worker's compensation directly.

LITIGATION: If you are involved in any litigation, Somerset Hills Physical Therapy will not wait for you to reach settlement. Payment is due at the time of treatment.

LATE PAYMENT POLICY: Any bills which remain outstanding after 30 days, will be subject to a 1.5% per month finance charge. In the event that your bill is overdue and goes to collection, you will be responsible for all outstanding debts, plus attorney fees and court costs.

CANCELLATION POLICY: Kindly provide us with 24 hours notice if you are unable to keep your scheduled appointment, so that we may offer your time slot to another patient. *If you do not contact us or keep your appointment, you may be assessed a \$25 charge for each missed appointment.*