### **Stay Ready Physical Therapy**

5478 Wilshire Blvd #208 Los Angeles, CA 90036 11819 Wilshire Blvd #203 Los Angeles, CA 90025

# FINANCIAL POLICY Effective June 5, 2017

Thank you for choosing STAY READY PHYSICAL THERAPY for your orthopedic rehabilitation care. Our physical therapists and staff are dedicated to serving your medical needs with the best professional advice, care and service. Please understand that whether or not you have insurance, payment of your bill is your responsibility. The following is a statement of our Financial Policy.

#### **PRIVATE PAYMENTS**

For patients without insurance coverage or insurance that cannot be verified, payment is due at the time of the service. We accept cash, checks, and all major credit cards.

#### **INSURANCE PLANS INCLUDING MEDICARE**

We must have a *current* insurance card to submit a claim to your insurance company. If you do not have a current insurance card, full payment is due at the time of service. It is your responsibility to notify us in a timely manner of any changes in your insurance coverage. Please do not assume that we know if your insurance has changed. Additional fees may be charged if we are provided incorrect or outdated information.

We are contracted (in network) with Anthem Blue Cross PPO, Blue Shield PPO and Medicare, however we do accept most out of network insurance plans. You can contact your insurance company and verify whether physical therapy is a covered service under your membership agreement or you can call the office at 323-936-7525. If you arrive to your appointment without the appropriate coverage you will be asked to pay for your visits on the day of your appointment.

We will bill your insurance carrier for all covered services. You are required to pay for all co-payments and deductibles at the time of your visit. Please be aware that your insurance company may consider some, or perhaps all, of the services provided to be non-covered services and refuse to pay for such services or might determine that such services are subject to additional deductible in addition to your co-pay. You will then be responsible for any unpaid balances. Please understand that our insurance contracts specifically forbid discounting co-payments or deductibles.

#### **MEDICAL NECESSITY**

Keep in mind that care your therapist believes is medically necessary may not be considered to be "medical necessity" under your insurance plan or a covered medical benefit under your plan. In some cases, your therapist might decide that you need medical care which is not covered by your insurance policy.

#### **BILLING AND COLLECTIONS POLICY**

If payment in full is not received 30 days after the date of your second statement, your account will automatically be forwarded to the collection agency for further action. Any accounts forwarded to the

collection agency become the property of the collection agency and are subject to additional fees as allowed by law.

If you wish to contest a particular charge, you will have 30 days after your first billing statement is received. After this time period all charges are considered final and no further modifications are possible.

Any unpaid balance that is sent to a collection agency becomes the property of the collections agency and under no circumstances can any reductions be made.

## **MISSED AND LATE APPOINTMENTS**

If you are unable to keep an appointment, we ask that you kindly provide us with at least 24 hour notice. A \$75 fee (\$100 for lien accounts) will be assessed to your account if you do not show up for your appointment without notice or if we receive a cancellation of less than 24 hours.

If you are late for your appointment, we will try to accommodate you during the session but cannot guarantee that we will be able to do so and you may be asked to see another therapist, or you may have to wait or your appointment may need to be rescheduled for another day.

**Please note:** we may not reschedule new patients that miss their initial appointments without notice to the office.

#### **MEDICAL RECORDS**

If you should need copies of your records, California law allows us to charge a fee for these services. The law also allows us fifteen working days to process the request. Legally we may choose to provide a records summary as opposed to a copy of the complete medical record.

Medical records fees: Initial fee: \$4.00 First four pages: no charge Each additional page: \$0.25

We sincerely thank you for taking the time to read and understand our Financial Policy. Please ask our staff if you have any questions of concerns, or you may call 323-936-7525 to speak to an office staff member.

Patient's signature:	Date:	
Parent's signature (if patient is a minor): _		