



426A McCall Road . Manhattan, KS 66502 . 785/776-0670

4201B Anderson Ave, Suite 1 . Manhattan, KS 66503 . 785/539-5555

Understanding Insurance and Financial Obligation

Our company files insurance claims as a courtesy to our patients. Physical Therapy is a covered service under most insurance policies. **The specific guidelines of a person's individual insurance coverage are their individual responsibility. The person receiving services, or their guardian if a minor, is ultimately responsible for payment of these services.** We strongly suggest that you contact your insurance company and verify your benefits before receiving treatment. Understanding your insurance policy can be confusing. If you have any questions before or during your physical therapy treatment, our billing manager will be happy to assist you.

For your convenience we have listed below some of the appropriate questions to have the answers prior to beginning physical therapy treatment.

1. Is **preauthorization** required for services?
2. What *doesn't* my policy cover? (i.e. bracing, equipment, orthotics, particular treatments)
3. What is my individual and/or family **deductible?**
4. How much of this deductible have I met this year?
5. What month does my deductible start over again each year?
6. Do I have a restriction on the number of visits I am allowed?
7. Do I have a **co-insurance** payment?
8. Am I required to make a **co-pay** for each visit?
9. Do I have a maximum money limit to my insurance coverage?

Returning you to a healthy lifestyle is our number one goal. Our physical therapists will work with you in designing a treatment plan specifically for you. Your treatment plan should meet your medical needs, but also work within your financial budget. Please do not hesitate to speak with us if you have any questions or concerns.