



STEAMBOAT PHYSICAL THERAPY

Percival Creek Professional Plaza | 2102 Carriage Drive SW, Suite B, Olympia, WA 98502

Office 360.866.0408 | Fax 360.866.1165 | Clinic hours: Monday - Friday, 7:00 a.m. to 5:30 p.m.

FINANCIAL POLICY

We have found that early communication with our patients regarding our financial policy provides the best service possible. Please review these policies and call us if you have any questions.

PRIVATE INSURANCE: Our staff is pleased to directly bill your insurance company after your insurance coverage has been verified. Co-payments and annual deductibles will be collected at the time of service unless you have made other arrangements with our office manager. Each benefit package is unique and each patient is advised to review their benefit statements for coverage details. Most insurance companies pay a percentage of your bill. It is the responsibility of the patient or the person responsible for payments to remit any amount not covered by insurance.

MANAGED CARE PROGRAM: If you are enrolled in this type of program, your primary care physician will coordinate all of your medical care. **You are required to have a referral (not a prescription) from your primary care physician for our services prior to making an appointment.**

PERSONAL INJURY: For patients involved in motor vehicle accidents, we will bill your Personal Injury Protection (PIP) carrier directly. Washington State Law does not require a prescription from your physician for physical therapy following an accident, but obtaining your physician's prescription is recommended to establish medical necessity. After your PIP coverage is exhausted, we will bill your private health insurance carrier.

WORKER'S COMPENSATION: We will bill the Department of Labor and Industries or your company's self-insurance carrier for an on-the-job injury with approved open claim status. We require a prescription from your attending physician for physical therapy and claim information, along with the name of your worker's compensation insurance company if not the State of Washington. Prior authorization is required every 12 visits. These include any physical therapy at any outpatient physical therapy clinic since the start of your claim. Closed claims will be processed as Private Insurance above or Private Pay below.

MEDICARE: This is a Medicare-certified facility and we will file claims to Medicare on your behalf for covered services. We will also bill your supplemental insurance company. Medicare regulations do not permit us to waive the 20 percent patient responsibility. If you do not have a supplemental insurance, you will be billed for your patient responsibility after Medicare has paid. **There is a cap to physical therapy benefits. Please ask our receptionist about the physical therapy cap for the current year.**

Department of Social and Health Services (DSHS): Medical coupons are accepted with a prescription from your physician. A current coupon or card is required at the time of service. **Programs that cover physical therapy are the CNP, GAU, and CHIP.** There is a 24-unit physical therapy limit per calendar year; this amounts to approximately 16 to 24 visits, depending on treatment required.

PRIVATE PAY: We offer a private pay service for our patients without medical insurance coverage. Payment is due at the time service. We accept cash, personal check, Visa, MasterCard, or American Express.

CONTRACT INSURANCE AND MANAGED CARE ORGANIZATIONS CO-PAYMENTS: We are contracted with the PPOs and HMOs listed below. We will bill the insurance carrier directly and accept their allowable charges. Co-payments and annual deductibles will be collected at the time of service unless otherwise arranged with the office manager. Please bring your current insurance card(s) to your first appointment for copying. Each benefit package is unique and each patient is required to review their benefit material for coverage details.

If you are enrolled in an HMO program, your primary care physician will coordinate all of your medical care. You are required to have a referral (not just a prescription) from your primary care physician for our services prior to making an appointment.

Preferred Provider Organizations (PPO)	Healthcare Management Organizations/Plans (HMO) <i>Referral from PCP; preauthorization by insurance required</i>
Aetna (check your specific plan)	Health Net
Cigna (check your specific plan)	MultiPlan
Community Health Plan of Washington	Molina Healthcare
First Choice Health Network	Premera Health Plus
Group Health Options	PacifiCare
Kitsap Physicians	Regence Selections
Providence Health Plan	Retail Clerks (First Choice)
Union Plans	Secure Horizons (Medicare)
Great West Health (Cigna)	Sound Health Plan (Puget Sound Health Partners and/or Physicians of Southwest Washington)
Healthcare Management (Regence)	TriWest
Lifewise (Premera)	United Health Care
Premera Blue Cross (check your specific plan)	
Regence Blue Shield (check your specific plan)	
Regence - Uniform Medical Plan	
Sterling Health	

AGREEMENT TO PAY: I understand and agree that I am responsible and liable for payment for all charges assessed for professional services rendered. I understand the Financial Policy detailed above. I understand that I am primarily responsible for all charges (including late charges) regardless of my existing medial coverage of payment plan. In the event that my insurance company forward payment directly to me, I will deliver such payment to Steamboat Physical Therapy. I understand that I am responsible for meeting my insurance deductibles, co-payments, coinsurance, and non-covered services. Should my account become past due, the balance becomes my responsibility and is immediately due. I also agree to pay all collection costs incurred, in an amount not to exceed 1 percent of the unpaid balance. Should any unpaid balance be referred to a collection agency, or should any unpaid balance be referred to an attorney for litigation, all reasonable attorney fees and court costs shall be paid by the undersigned as allowed by the court.

NOTE: Your insurance policy is a contract between you and your insurance company. Steamboat Physical Therapy strongly recommends that you verify outpatient benefits with your insurance company. We cannot guarantee payment of your claim. Overdue account balances may generate a 1 percent interest charge.