

INTRODUCTION TO OUR FINANCIAL POLICY:

The Hruska Clinic strongly believes that all patients deserve the very best care we can provide. Further, we feel that everyone benefits when definitive financial arrangements are agreed upon. Accordingly, we have prepared this information to acquaint you with our financial and insurance policies. Our professional services are rendered to you, rather than your insurance company. Therefore payment for treatment is your responsibility.

IN-NETWORK INSURANCE

THE HRUSKA CLINIC CURRENTLY CONTRACTS WITH BLUECROSS/BLUESHIELD PPO, MIDLANDS CHOICE, MEDICA, AETNA & MEDICARE. You will be responsible for any deductibles, co pays, coinsurance and any services not covered by your plan. We strongly encourage you to check with your insurer on your specific physical therapy benefits. Should your plan have a co-pay for physical therapy, we ask that it be paid at each visit.

If you are covered by **MEDICARE**, you will need a prescription for physical therapy from your **medical doctor**. Once you have received a prescription from your doctor, it will expire for use in 30 days. Medicare has imposed a financial “cap” of \$2,040 per calendar year for outpatient physical therapy & speech therapy combined.

OTHER PAYORS

WORKERS COMP: Hruska Clinic will bill your workers compensation carrier for your charges. In the event your claims are denied, you will become financially responsible for all treatment charges. In the event that you seek legal representation in the settlement of your claim, then we ask that you please refer to our MVA/personal responsibility/ litigation policy handout.

SELF -PAY: Self-paying patients are required to pay for services on the date at which they are rendered. We offer a self-pay discount of \$75 for 1-30 minutes, \$150 31-60 minutes etc. If you have insurance that we are out of network with we can provide you with paperwork to submit the insurance claim on your own.

MVA / PERSONAL LIABILITY / LITIGATION: Please refer to our MVA/personal responsibility/ litigation policy handout.

OUR BILLING PROCESS

We automatically file all in network insurance claims for our services. Although it may take 30-60 days to receive a bill for your deductible and co-insurance, all co-pays are due at the time of service. The following is intended to help you better understand our billing process:

- Charges for your visit are sent by your therapist to our billing staff
- The billing staff then submits these charges to your insurance company for reimbursement
- Hruska Clinic generally receives payment within 30-60 days
- Hruska Clinic will submit a statement to you after your insurance has adjusted the claim.
- Payment is due within 30 days of when your statement is mailed out. A billing charge of 1.3% will be assessed on all overdue balances. If there is a month where you miss a payment a late fee of \$10 will be added to your account.
- For your convenience, we accept cash, check, MasterCard, Visa, Discover and American Express.
- Payment plans can also be arranged to fit your budget. All plans require payments on a monthly basis.
- Accounts that have not been paid on for 90 days will be turned over to collections.

I have read, understand and agree to Hruska Clinics' Financial Policy.

Signed: _____ **Date:** _____

