## Stracker Physical Therapy, Inc.

(714) 514-5286 | www.strackerpt.com | info@strackerpt.com

## PAYMENT POLICY

Stracker Physical Therapy is strongly committed to providing you with the best possible care and the greatest possible outcomes for your money and time. If you have health care coverage, we also want to help you get the greatest possible value from your plan. However, as our commitment is to our patients and not to health coverage companies, we do not sign contracts with any healthcare-rationing entities other than Medicare. Payment for services, including any Medicare co-pays, is due at the end of the week on which those services were rendered unless we have agreed on other arrangements. For your convenience, we accept cash, checks, MasterCard, or Visa.

Our discounted "private pay" rates are very generous, due to the low cost associated with collecting payment directly from patients rather than from health coverage companies. However, if you will be seeking reimbursement from your health coverage plan provider, we will be happy to give you everything you need to help you submit your claim form. Please be aware that not all services are covered benefits in all plans. Some insurance companies do not cover services such as preventive physical therapy, when there is no specific medical diagnosis being treated. Also, although California law allows you be treated by a physical therapist for 45 days or 12 visits without you having seen a physician, many insurance companies do require a physician referral for reimbursement. You have the ultimate responsibility for knowledge of your health plan coverage, including your deductible amounts. We are not a party to your contract with your health care plan provider.

For Medicare patients: The federal government places significant restrictions on Medicare-eligible patients who would like to pay cash for their health-care choices rather than going through Medicare and submitting to their determinations. In addition, Medicare's requirements, processing systems, and changing rules are so complex, it would be prohibitively difficult for you, the patient, to follow the proper procedures to secure repayment. In light of this, we are happy to take on the burden that would otherwise fall to you with regard to staying abreast of Medicare rules, implementing the required procedures, and submitting the billing codes to Medicare.

Returned checks and balances older than 30 days may be subject to additional collection fees and interest charges of 1.5% per month. Charges may also be made for broken appointments and appointments cancelled without 24 hours advance notice, as per our cancellation policy. We realize that temporary financial problems may affect timely payment of your account. If such problems do arise, we encourage you to contact us promptly for assistance in the management of your account. We will be happy to work with you to find the best mutually-beneficial solution.

If you have any questions about the above information or any uncertainty regarding your health care coverage, please don't hesitate to ask. We will gladly discuss your proposed treatment and answer any questions relating to your balance, payments, or coverage. Thank you for entrusting Stracker Physical Therapy with your care!

Sincerely,

Stracker Physical Therapy, Inc.