



## **Benefits of Cash-Based Physical Therapy**

My goal with this guide is to educate you on the many benefits of cash-based physical therapy. After working in traditional clinics, I quickly realized how broken our healthcare system is. Insurance companies impose rigid rules that limit how therapists can treat their patients, preventing them from providing the highest level of care. If you've ever been to physical therapy and felt like just another number—or left without real results—this is for you. There IS a better way!

### ***What is cash-based physical therapy?***

Cash-based physical therapy means your therapist does not accept insurance and operates solely on a private-pay basis. When people first hear this, the most common reactions are, "That must cost a fortune!" But guess what? It's not—and more importantly, it's worth every penny!

Yes, you're paying out of pocket, but in return, you receive a high-quality, personalized experience that prioritizes your needs—not the restrictions of an insurance company.

Think about it—we don't hesitate to invest in high-quality workout gear or healthy food, yet when it comes to investing in better healthcare, we often second-guess ourselves. But your health is the best investment you can make.

It's time to change the conversation around cash-based PT. The reality? It's an affordable, highly effective way to get you back to doing the things you love—faster and with better results. In this guide, I'll explain why cash-based physical therapy can significantly enhance your rehab experience and lead to better, faster results.

### ***One-on-one time with your therapist***

This is, without a doubt, the most important benefit for me—and for most of my patients too! When there's no insurance company to bill or reimbursement to worry about, I'm able to dedicate more time to you. Every minute of your session is spent directly with me—there are no aides or support staff involved.

I started this business because I genuinely love working with and helping people. This approach to therapy allows me to fully express my passion for what I do, and in turn, you get the benefit of that personalized, dedicated care.

### ***More personalized experience***

When you work one-on-one with your therapist, the care you receive is far more personalized than in a traditional clinic setting. I'm not running between patients, cleaning tables, putting away equipment, or catching up on notes—the focus is 100% on you. This uninterrupted time allows me to carefully assess each of your movements and make adjustments based on how your body responds during each intervention. The end result is a completely individualized treatment plan that targets your specific deficits and helps you recover faster and more effectively.



### ***Builds a strong therapeutic alliance***

In a cash-based PT setting, you have the opportunity to build a strong, trusting relationship with your therapist. You'll spend a lot of quality time with me, which often results in a bond that feels more like friendship.

Trust plays a huge role in healing, and by working one-on-one, we can develop a deeper sense of connection. All of my patients will have access to my cell phone number and know they can reach out to me whenever they need help. I'm always here to support them—on call and ready to assist at any time.

### ***It may actually save you money in the long run***

When it comes to physical therapy, quality over quantity is a game changer. More one-on-one time with your therapist means you don't need as many visits. Research has shown that patients who receive quality, personalized care have better outcomes in fewer sessions compared to traditional clinics without the same level of care. This not only helps you recover faster, but it can also save you money.

Here's an example: Let's say a patient with a high copay of \$60 per visit needs to attend physical therapy 2-3 times per week for 8 weeks. That comes out to nearly \$1,000 over the course of their care. And during each visit, they're likely only getting 20 minutes of actual one-on-one time with their therapist. That's a lot of money and time for inferior results. With my cash-based sessions, you'll most likely spend fewer visits and still see better results. This, along with the package deals and subscriptions I offer, your cost per visit can be even lower.

Another example involves high-deductible plans. For instance, a patient with a \$5,000 deductible must pay that amount out-of-pocket before insurance contributes. In most cases, a patient who is otherwise won't reach their deductible in a given year. If this patient has shoulder pain, for example, and needs 10 sessions at a traditional clinic, they might pay \$300-\$500 per session out-of-pocket. With a standard rate per session in a cash-based setting, they'll save significantly overall.

### ***Increased ability to address multiple issues at the same time***

It's frustrating, but insurance companies often have a large say in whether you get better or not, based on what they're willing to approve. Under most insurance plans, physical therapists can only bill for treating one body part at a time. This means you might need two separate evaluations and multiple visits each week just to address issues like your knee and shoulder pain.

In some cases, a therapist might be able to justify treating both areas in one session, but that usually comes with a lot of extra paperwork—which takes away from the time your therapist can spend actually working with you.



In contrast, with cash-based physical therapy, this isn't an issue. I can address all of your concerns in one visit without worrying about insurance approval or denial. The end result is that you get the care you truly need, which helps you get better faster.

***Increased ability to explore the root cause of the problem***

With one-on-one appointments and no insurance approvals to worry about, I can take the time to perform a thorough assessment of your strengths, weaknesses, imbalances, and overall movement patterns. This allows me to get the full picture of what's really going on.

For example, if you're experiencing hip pain, it's important to ask—why? Is it because of a muscle imbalance, poor posture, or something else? In a cash-based setting, I have the freedom to spend more time focusing on underlying issues rather than just masking symptoms. By addressing the root cause, I can help you achieve long-term relief, live pain-free, and prevent issues from recurring in the future. There's no need to navigate through insurance bureaucracy or worry about getting denied for the care you need. As your physical therapist, I will never deny you services that you need.

***Some insurance companies may reimburse for out-of-network PT***

Depending on your plan, some insurance companies may actually reimburse you for out-of-network physical therapy visits. After each session, I can provide you with a superbill, which is an itemized receipt detailing all the procedures performed during your treatment. You can then submit this to your insurance company for potential reimbursement.

Since each insurance plan is different, I can't guarantee reimbursement, but it's definitely worth checking with your insurance provider!

***More flexible scheduling means getting more of your time back***

Time is one of our most precious commodities, especially in today's busy world. With fewer visits required and the option for in-home treatment, you get back valuable time to focus on what you love!

By coming to you, I eliminate the need for time-consuming trips to a physical therapy office—no more waiting rooms or long drives. You also have the flexibility to play your own music, watch your favorite shows, or spend time with your family while completing your session. It's all about making physical therapy fit seamlessly into your life.

I also offer flexible appointment times based on your busy schedule. Need a 9 pm appointment after a hectic workday? I'll see you then! Only have time on Sunday afternoon? I can make that work too—as long as we can watch football!



***Empowering you to help heal yourself***

A good physical therapist won't "heal" you—they'll teach you how to heal yourself. My goal is to help you take charge of your own health and wellness. I take great pride in being a good therapist who has empowered countless patients throughout their journey.

It brings me immense joy when my patients share how they're able to return to the activities they love, thanks to the guidance and tools I've provided. Ultimately, you hold the power to heal—I'm just here to give you the right tools and support to get there.

With cash-based physical therapy, you're making a commitment to invest in your health, and as a result, you'll likely feel more motivated and dedicated to your healing process.

***Your health is worth the investment***

Your health is worth every penny, and it is truly the best investment you can ever make. You only get one body—take care of it!

At the end of the day, cash-based physical therapy allows you to receive the highest quality of care. I can promise you that quality care is still available, and you don't have to rely on insurance to get it. The reality is that physical therapy is becoming increasingly corporatized. With insurance companies paying therapists less over time, the pressure to see more patients and squeeze in as many visits as possible is higher than ever.

That's why I created Active Point Health—to have the freedom to provide personalized, quality care without the pressure of billing more, and seeing more patients. I want to work with you to fill your needs and help you reach your goals without compromise.


Take advantage of my free consultation call, where I can walk you through the treatment process and provide recommendations for a more individualized approach to your care. My hope is that I can make a real difference in your health, wellness, and ability to do what you love without pain.

***If this sound intriguing to you:***

Feel free to contact me!

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