

## Fee Schedule for Physical Therapy 2023

Insurance companies have fee schedules. This means that regardless of what someone bills for PT, insurance companies will pay a certain amount. For example, Harvard Pilgrim sets payment at approximately \$110 for the evaluation and \$72 for treatments. I can give you a general idea about what your insurance fee schedule is. The amounts that I give you are approximate. I am credentialed with Green Mountain Care, Cigna, Harvard Pilgrim/Health Plans Inc, Anthem Blue Cross and Blue Shield/Federal Blue Cross plans, Aetna, MVP, NH Medicaid, United and Vermont Blue Cross and Blue Shield.

Some employers have high deductible plans and offset that by providing you with a health savings account. Some employers are self-insured with high deductible plans, meaning that the employer will pay True North for services if you have not met your deductible. Frequently these plans require you to contact your employer and authorize the payment to True North. We will talk about this if you need to do this.

Medicare has a fee schedule. Medicare covers 80% of *what they allow*. This is about \$100 for evaluations and \$80 for treatment sessions. If you have a secondary insurance, the secondary frequently covers the 20% that is not covered by Medicare. Medicare has a small deductible. Many secondary insurances will cover the cost of the deductible. Medicare has privatized plans through other insurance companies. If I am contracted with that company, I will bill them. These plans follow Medicare billing guidelines but may require additional authorizations or enrollments.

Some insurances require prior authorization and individually provide information on what they will cover. In these cases, I call the insurance company and provide information on your case. They tell me how many visits you may have over a specific time.

**I bill the insurance on your behalf.**

**I appreciate day of service payment for wellness visits, known copays and self payment.**

**I prefer to bill the insurance and wait for the EOB (or explanation of benefits) that will arrive in 2-4 weeks before I bill you. I will send you a bill, if you owe, through Quick Books.**

**I like to work with you for a fair billing practice. I can share a link to your insurance which gives us information on your specific plan. Ask me!**

**What I bill:**

Evaluation	\$120/untimed
Manual	\$40/15 minutes
Therapeutic Exercise	\$40/15 minutes

**20% Discount if you are self-pay and pay the day of service**

Evaluation plus one unit of intervention (45-minutes)	<b>\$128</b>
Evaluation plus two units of intervention (60-minutes)	\$160
Three units of manual or exercise (45-minutes)	<b>\$96</b>
Four units of manual or exercise (60-minutes)	\$128

## Fee Schedule for Wellness Visits 2023

Some interventions are not “skilled” or are outside of the scope of physical therapy. Skilled physical therapy involves clear functional goals and a medical diagnosis. Frequently wellness programs involve myofascial release, craniosacral therapy, or exercise interventions when it is routine and does not involve the clinical problem solving (for progression of the program) or medical supervision (for completion of the program). When this is true, I charge you directly for services. I will have you sign an Advanced Beneficiary Notice, or ABN, so that it is clear to all parties that you are receiving wellness-based services.

### What I bill:

Initial visit	\$100/60-90 minutes	
Manual therapy	\$100/hour	\$75/45 minutes
Exercise supervision	\$75/hour	\$50/45 minutes