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## UNDERSTANDING YOUR INSURANCE COVERAGE

Before starting physical therapy, it is helpful for you to understand your financial responsibility, and out of pocket expenses that may occur. You can do this by checking with your insurance company to determine your benefits. You'll find the insurance companies phone number on the back of your insurance card. Look for or ask the following:

Do I need a physician's prescription to see a Physical Therapist?

Is Village Physical Therapy in my network? If not, what will my co-insurance be for out of network care? Village Physical Therapy can treat and bill out of network patients, usually there is a larger co-insurance for the patient and possibly a separate out of network deductible.

What is my deductible for the year and how much of that have I met?

What is my co-insurance for Physical Therapy?

Do I have a co-pay for each visit and how much is it?

Do I have a number of visits allowed each year, and how many have I used for this year so far?

Is my network 'closed', requiring me to stay in a specific provider system?

Getting these questions answered will help you understand your costs associated with your Physical Therapy care.

**\_\_\_\_\_ Village Physical Therapy will not be checking your insurance plan. This is patient's responsibility. I understand and accept financial responsibility for my care.**

Sincerely,

Deanna Irwin-Sires, PT, MPT, OCS