



HARMEILING PHYSICAL THERAPY FINANCIAL POLICY

Insurance

Harmeling Physical Therapy accepts most insurance carriers with the exception of Mass Health and Mass Health affiliated plans, Fallon Community Health Plan, and Orthonet affiliated Cigna Plans. Accepted plans are subject to change.

Insurance is a contract between you and your insurance company. Harmeling Physical Therapy is not a party to this contract. It is your responsibility to insure that your health insurance is active and eligible at the time of service and to read and understand your insurance plan documents. **This includes understanding your co-payment, deductible, co-insurance, visit limit, consecutive day limit and/or any other limitations detailed in your health insurance policy.**

Our friendly administrative staff is always willing to help you understand your plan as it relates to therapy services; however the best source for information will be your plan administrator or your employer benefits department.

As a courtesy, Harmeling Physical Therapy checks eligibility and benefits on all patients. However, we can not be held responsible for misquoted benefits by your insurance company. Harmeling Physical Therapy can not become involved in disputes between you and your insurance company regarding deductibles, co-payments, covered charges, and coordination of benefits of a secondary insurance other than to supply factual information as necessary.

Payment

Patients with insurance plans that require a co-payment must pay at the time of service. Any missed co-payments will be collected at the next treatment visit or billed after the last treatment visit. Payment is due upon receipt of the bill.

Patients with insurance plans that specify a deductible and/or co-insurance will be billed after their last treatment visit. Payment is due upon receipt of the bill. Payment plans may be arranged on a case by case basis.