

# Hereford Physical Therapy & Sports Medicine, Inc.

## Financial Payment Policy

Thank you for choosing Hereford Physical Therapy and Sports Medicine as your physical therapy provider. We are committed to providing you with the best possible treatment. Please understand that payment of your bill is considered a part of your care.

### Regarding Insurance

If you have insurance coverage with one of the insurance plans we participate with, we will bill your insurance company along the guidelines of our contract. As a courtesy to our patients, we will submit all claims directly to the appropriate insurance party. However, we require that **ALL CO-PAYS or CO-INSURANCES** be paid at the time of service. Please be aware that some, and perhaps all of the services provided may be non-covered services and not considered reasonable and necessary under the Medicare Program and/ or other medical insurance programs. Understand that your selection of insurance coverage is a contract between you and the insurance company. We are not a party to that contract.

If you have an insurance with which we do not participate, we ask that payment be made at the time services are rendered. This may also apply to any auto accident and/or third party injury claim. As a courtesy we will provide the necessary forms to submit your claim independently to your insurance provider or third party representative.

### High Deductible Insurance Plans / Health Savings Accounts

Many patients now have high deductible insurance plans and/or Health Saving Accounts. These plans typically have \$1200 to \$2400 insurance deductibles. **All healthcare costs incurred are the patient's responsibility until the deductibles are met.** After the deductibles are reached, your insurance company will begin payment to the provider. Please be aware, in many instances you will still be responsible for a co-payment or co-insurance per visit. Hereford Physical Therapy will continue to bill your insurance company as a courtesy. Once we receive an explanation of benefits (EOB) from your insurance company, we will provide you with an itemized statement and require payment.

### Regarding Payment

Payment is due at the time of service. At this time, we accept Cash, Check, Visa, MasterCard, Discover and Health Savings Account cards. Returned checks will be subject to an additional \$25.00 service fee.

### Missed Appointments

We ask all patients to please call our office to cancel appointments they are unable to keep so we may schedule other patients that may need physical therapy that day. If you are unable to keep an appointment and fail to call our office, you will be billed a \$25.00 service fee for those missed appointments.

### Proof of Insurance

You will be required to show an up to date copy of your insurance card and any necessary referrals at the time of service. If you do not have this information, or we are unable to verify your coverage, you will be required to pay for the services rendered to you that day.

**I hereby understand the financial policy of this office. I guarantee payment of all charges incurred for the account of the below patient. I further agree to pay any attorney's fee, court costs, and related collection fees incurred.**

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Patient Name

Responsible Party Signature

Date