

# Billing policy 2017 – Out of network

## My goal

“To provide the highest quality physical therapy for pelvic dysfunction and lymphedema.”

Out of network insurances - I am out of network with all United, Cigna, and several other insurances.

## United

I can bill Medicare replacement plans administered by United Healthcare and in most cases they will cover therapy. Please see more information – “[Medicare Replacement Plans](#)”.

Unfortunately, at this point I am unable to process claims for most other United Healthcare policies. Please see the file “[Self pay](#)” for payment options for therapy at Beth Shelly Physical Therapy. I am happy to answer questions about the services at Beth Shelly PT in order to help you decide the right therapy for you.

## Other insurance

As a courtesy I will submit the bill to the insurance on your behalf.

- I authorize Beth Shelly PT to bill my insurance company directly for the covered portion of charges, and I authorize payment of medical benefits directly to Beth Shelly PT.
- I understand that **I am ultimately responsible for my physical therapy charges** and agree to pay my deductible, co payment, and any charges not reimbursed by my insurance carrier.
- I agree to pay all other charges within 30 days of receiving the bill.
- If there is no payment and no communication for three months the account will be sent to collections.
- Balance remaining 6 months after initial statement may be subject to 18% interest.
- I will be paying these charges by
  - \_\_\_ Cash
  - \_\_\_ Check made payable to Beth Shelly PT
  - \_\_\_ Credit card, debit card or health savings accounts on line or in clinic.
- Deductible - If there is an unsatisfied deductible that applies to physical therapy I require some payment each visit (\$100 is best).
- **I understand that I am responsible for checking my insurance coverage.** See information below
  - \_\_\_ I have already checked my insurance coverage benefits
  - \_\_\_ I will check my insurance benefits myself.
- I will not bill any secondary insurance. You will be responsible for the balance after the primary insurance plan has paid.
- Cost of therapy varies depending on the time spent and type of treatment.
  - Initial evaluation is \$175 to \$275
  - Treatment (40 to 50 min) is \$125 to \$150.
  - Treatment (55 to 65 min) is \$175 to \$200.

In some cases self-pay is more cost effective, especially if you have an HSA account. Please see information on [self-pay](#) on this page.

My goal is to provide high quality therapy to restore you to good health and full activity level. I look forward to working with you to achieve your health goals. Please speak to me if you have questions or concerns. 563-940-2481 An answering machine is on at all times if I am not available. A copy of this page will be provided at the time of your first visit for your future reference.

Don't let anything get in the way of your success in physical therapy – you are worth it - achieve great health now.

Patient signature \_\_\_\_\_ Date \_\_\_\_\_

## Out of Network checking your insurance



There are so many different insurance plans that it is impossible to keep up with all the options. **It is your responsibility to check your insurance benefits.** You are ultimately responsible for the cost of the therapy provided. Please see billing policy specific to your insurance for more information.

### When checking you insurance

- Insurance often has me listed as Elizabeth Shelly in the individual listing
- If you are searching by office name or group you would look for Beth Shelly Physical Therapy
- I rent space at Urological Associates on Spring St Davenport only on Monday mornings. I am only able to see patients from those doctors in that office. If you are seen in IA, I will bill out of IA for Medicare and BCBS. This may affect coverage for BCBS IA plans only. Please consider this when checking insurance and when scheduling appointments.
- Tax ID number 261872863
- NPI number 1588624514
- I bill physical therapy as an office visit.
- “Point of Service” (POS) benefits indicate that you have out of network coverage. Please be sure to determine whether you will be using in or out of network as the coverage is usually different.

Even though my treatments are specialized, the codes used are not different from regular physical therapy codes. Here are some common codes.

### Common diagnosis codes (very short list)

- N81.84 - Female pelvic floor muscle weakness (often related to urinary incontinence and pelvic organ prolapse)
- M62.58 - Muscle weakness (this is the most common code used for male pelvic floor muscle weakness often found in urinary and weakness of other muscles of the body)
- M62.838 - Muscle spasm (this the most common code in pain syndromes)

### Common treatment codes (this is not an all inclusive list)

97161, 97162, 97163 PT evaluation

97530 Therapeutic activity

97110 Therapeutic exercise

97112 Neuromuscular re education (the code used for pelvic floor muscle training)

97140 Manual therapy

Please let me know if you have any questions or need more information. Billing is submitted every week however it takes 4 to 6 weeks for insurance to respond. This can result in a very large bill, very quickly. Nobody likes this kind of a surprise. **PLEASE CHECK AHEAD**

Beth  
beth@bethshelly.com  
563-940-2481

Please fill in the answers and bring this with you to therapy.

Is Beth Shelly PT	In network	Out of network
Do I have a deductible for these services?	Yes	No
How much of the deductible is met?		
How much is remaining?		
Is there a co pay for each visit?	Yes	No
How much is the co pay (flat fee \$ amount, %)?		
Is an authorization required?	Yes	No
If necessary, how can authorization be obtained		

Please keep in touch. I look forward to working with you.