



Greendale Physical Therapy, LLC – Financial Policy

Self-Pay

Our self-pay rate is \$95.00 per visit and is due at the time of service. Greendale does not bill for self-pay visits. You may pre-pay self-pay visits and any unused visits will be refunded after the case is discharged. We are able to determine a flat per visit rate for self-pay patients since they are not subject to using Common Procedural Terminology or CPT codes that insurance companies require to be billed and are contracted at various rates. Self-pay visits will be documented as normal, but as no CPT codes used, Greendale is not able to retro-bill an insurance company for self-pay visits. If you are a self-pay patient and wish to begin using an insurance company or third party payer, your self-pay case will be discharged and a new Initial Evaluation will be required through your new payer. Self-pay patients are still subject to Massachusetts laws that require an evaluation be performed every 30 days.

Health Insurance

Greendale Physical Therapy will happily bill a health insurance company on your behalf. Greendale is in contract with many insurance companies. Prior to your first visit, Greendale will contact your insurance company to confirm that you have active coverage and determine if Greendale PT is considered “in network” or “out of network”. If Greendale PT is considered “out of network” you may have “out of network” benefits. Our staff will inquire about what your out-patient physical therapy benefits are.

We will inform you of the benefit information we receive from your insurance company in regards to treatment visit limits, script/referral requirements, authorization requirements and your financial responsibility. It is your responsibility to know your benefits. We strongly encourage you to also verify your benefits with your insurance company. Greendale Physical Therapy cannot guarantee that your insurance company provided us the correct information. All charges will be processed as determined by your insurance company even if they differ from the benefits information your insurance company provided Greendale PT. Please note that Greendale PT will bill your services under the supervising Physical Therapist when you are treated by a Physical Therapist Assistant.

For patients with a benefit that only involves a copay, we will be able to tell you how much each visit will cost and the copay is due at the time of service. For patients that are treating under a deductible and/or co-insurance, Greendale is not able to provide a definite amount each visit will cost as it will depend on which CPT codes your therapist determines is appropriate treatment at each visit. Greendale will ask for a payment at each visit to go towards your financial responsibility. While treatment is active, Greendale will periodically or at your request, reconcile your account and send you a statement and invoice. If your at-the-time-of-service payments exceeds your financial responsibility as determined by your insurance company, a refund will be processed after your case is discharged and all date of service have been processed by your insurance company. Please note that it often takes 30 days from the date of service for an insurance company to process a claim.

Patients must provide all insurance information during registration, including secondary and tertiary insurance information if applicable. If you have more than one insurance, Coordination of Benefits will be determined by your insurance companies. It is the patient’s responsibility to immediately notify Greendale of any changes to their insurance. Greendale will not retro bill an insurance company, but will supply the patient with the documentation necessary to attempt to receive reimbursement past dates of service.

After insurance claims have been processed, you will be responsible for any balances due on approved charges, or non-covered services. At any time if your insurance plan decides these services are not covered or considered maintenance care under your plan, and/or they take their payments back, any past / previous dates of service to any future dates of service you will be responsible for payment in full.

Motor Vehicle Accident (MVA)

Patients treating as a result of a motor vehicle accident will be processed according to Massachusetts laws or the laws of the state in which the MVA occurred. In Massachusetts, providers are to first bill the patient’s MVA insurance, regardless of who was at fault for the accident. Payment for this will come from the Personal Injury Protection or PIP portion of the insurance. PIP is limited to either \$2,000 or \$8,000 depending on the policy type. A PIP application must be on file with your MVA insurance company prior to your first visit. Once PIP exhausts, providers must bill the patient’s health insurance with a copy of the PIP exhaust letter attached.

Because Greendale is unable to determine if or when the PIP has exhausted at the time of registration, Greendale requires patients treating under an MVA to have active, in-network health insurance in addition to MVA insurance. If the patient does not have active, in-network health insurance, it is Greendale's policy to collect \$95.00 at the time of service for each visit. Greendale will bill the MVA insurance and if the PIP insurance has not exhausted and covers the visit, Greendale will refund the patient the \$95.00.

If you have an attorney involved with your MVA, you must complete an Authorization for Disclosure of Protected Health Information form allowing us to speak to your attorney, or HIPAA laws will prevent us from communicating with the attorney. If your attorney files an Assignment of Benefits with your PIP carrier, you are still responsible for payment within standard billing expectations.

Worker's Compensation (WC)

Patients treating as a result of an employment injury will require case adjuster approval for their initial evaluation. After the initial evaluation, documentation of the visit will be sent to the utilization review department to obtain authorization for future visits. WC Authorization turnaround is typically 5 business days. Greendale will not collect any health insurance information at registration or ask for payment at the time of service. Note: Some treatment options are not covered by WC insurance and patients will be given the option of paying out-of-pocket for if they wish to receive them. Examples are dry-needling and iontophoresis.

Forms of Payment/Returned Checks

Greendale accepts cash, check, Visa, MasterCard and Discover. Greendale does not accept American Express. Returned checks will assessed a \$25.00 fee and future payment may not be made via check.

Missed Payments

If you arrive for a visit and are unable to make the payment due at the time of service, Greendale will still allow you to be seen. You must make the missed payment before or at your next visit. If you arrive for a second visit without payment, we will be unable to see you.

Billing Records and Questions

The billing department for all Greendale Physical Therapy clinics is located in our Administrative offices. Local clinic staff do not have access to the billing software and are not able to access complete financial records. Billing questions should be directed to the billing department via phone at (508) 853-4590, option 2 or via email at Billing@GreendalePT.com. Questions regarding how your insurance company processed a claim should be directed to your insurance company.

Invoices and Terms

After all claims have been processed by all involved insurance plans, an invoice for any remaining patient responsibility will be mailed or emailed to you. Payment is due within thirty (30) days from the date responsibility was assigned, which is often thirty days or more after the date of service. A late fee may be assessed for any balance not paid by the due date. If payment is not received in full or no under a payment plan, unpaid balances will be sent to collections after ninety (90) days.

Payment Plans

If you need more time to make your payments, please contact the billing department to inquire about payment plan options. We want to work with you.

Refunds

If it is determined that a patient is owed a refund, Greendale will mail a refund check to the patient. We are unable to process refunds on credit cards.