

Insurance information

We are out of network with all insurance except Medicare.

If your insurance plan has out of network benefits you should be eligible for reimbursement at their standard out of network rates. Most insurances will typically reimburse 70-80% of our billed charges after you have met your deductible.

If you send us the front and back of your insurance card along with the patient's name and date of birth we will determine exactly how your plan works. You can text the information to 917-402-7237 or email to Diane.msspt@gmail.com.

Alternatively, you can call your insurance company and ask:

- Does my coverage provide for out of network physical therapy?
- Do I need authorization for out of network physical Therapy?
- Is there an out of network deductible and how much has been paid into it so far this year?
- What percentage of treatment costs will be covered?
- Does my policy reimburse at the "usual and customary rate"?
- Is there a maximum number of therapy sessions per year?
- Do I need a prescription for physical therapy?

As a courtesy, Monmouth Schroth Scoliosis Physical Therapy will not collect the full amount at the time of visit as the insurance companies suggest we do. Instead, we will bill the insurance company and wait for payment. Often the insurance companies mail checks and the explanation of benefits directly to your home. We will receive the information that you have been paid. We require that you endorse the check, but you do not have to cash it. Just bring it in along with the explanation of benefits to your next visit or mail it to us.

Why shouldn't I just go to an in-network provider?

Over the years insurance companies have cut their reimbursement for physical therapy to extremely low rates. This has resulted in many "in-network" practices turning into "factories" with a therapist seeing 3-4 patients an hour with the help of aides and assistants. Our practice provides you with a one hour session of one to one time with a Schroth certified Physical Therapist. An in-network provider cannot provide this level of quality care. Your spine is important, shouldn't you have the best possible care?

Financial Policy:

Deductible and co-insurance is required at the time of visit. Payment is by cash, check, and Venmo.

Special payment plans may be made on a case by case need- please contact the office.

Cancellation Policy: We will confirm your appointment 2 days in advance and remind you again the night before. We ask that you give us 24 hour notice of a cancellation. There is a \$100 fee for cancellation without proper notice.