

# SHELLEY A. COOPER, PT

## MEDICAL INSURANCE POLICIES

As a condition of treatment by Shelley A. Cooper, PT (“SCPT”), financial arrangements must be made in advance. This practice depends upon reimbursement from the patients for the costs incurred in their care and financial responsibility on the part of each patient must be determined before treatment. “SCPT” is considered a preferred provider for the following networks:

- Medicare Part B
- Medicare Railroad
- Anthem Blue Cross PPO
- Blue Shield PPO
- Tri Care for Life
- Tri Care West

Each patient of “SCPT” has the right to choose his/her own health insurance plan. Any insurance plan may or may not have specific exclusions and/or limitations with regard to physical therapy treatment. Each patient of “SCPT” is financially responsible for all excluded services (or non-covered services) unless the health plan belongs to the networks listed above.

Payment for patient who are paying out of pocket and all co-payments are due at the time of service. Should there be a problem with an insurance company not paying in a timely manner for the amount a patient of “SCPT” feels is correct, the patient is required to pay “SCPT” within thirty (30) days, and settle any differences with the insurance company.

## OUR FINANCIAL POLICY

“SCPT” accepts personal checks, cash and credit card. There will be a \$20.00 service fee for returned checks. Payment is due within ten (10) days of receipt of statement. If a patient of “SCPT” has not made a payment or contacted “SCPT” to make payment arrangements by 90 days of receipt of statement, the account is in collection status and may be referred to a collection agency.

In consideration of the professional services rendered, in the event that either “SCPT” or a patient of “SCPT” initiates any legal proceedings with the respect to amounts owed for services rendered, the prevailing party in such proceedings shall be entitled to recover all costs incurred including appropriate attorney’s fees.

**Our main concern is that you receive the proper, timely and optimal medical treatment and care. Therefore, if you have any questions or concerns about our policies, please do not hesitate to ask our office staff.**

## YOUR RESPONSIBILITY

We strongly encourage our patients to verify their physical therapy insurance benefits before receiving treatment at SCPT. If you would like help doing this please let us know and we can assist you.

Co-pays and deductibles will be collected at the time of service

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