

Frequently Asked Questions

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Questions to help you understand your insurance when you call them

- What can I expect on my first visit?

- The first appointment is approximately one hour.
- Our staff will review and help you complete your necessary insurance and clinical paperwork.
- We make every effort possible to send you paperwork in advance but if you were unable to complete the paperwork prior to the visit you will need to come at least 15 minutes early.
- Our staff will go over you're insurance requirements and to the best of their understanding will let you know your expected responsibilities.
 - Ultimately, understanding your policy is YOUR responsibility.
- You will meet your therapist, describe your injury or situation, participate in a physical examination and learn about the options that will build your personal plan of care.

- What do I need to bring with me to my first visit?

- Your prescription for Physical Therapy.
- Your insurance coverage information including:
 - insurance card
 - workers comp/auto insurance information
 - insurance referral - Some insurances require you to bring an insurance referral from your Primary Care Physician in addition to a prescription provided by a specialist

- What is the difference between a specialist prescription and an insurance referral?

- **A prescription** is a Doctor's Order stating a need for Physical Therapy. It commonly suggests a diagnosis and suggested treatment plan or protocol.
- **An insurance referral** is a separate authorization from your Primary Care Physician or health insurance provider that authorizes both treatment length and number of visits. It is typically attained through your primary care physician.

- What should I wear?

- For Hip/Knee/Ankle problems bring or wear shorts or baggy pants that can be pulled up over the knee. We have shorts if you forget.
- For Shoulder/Elbow/Wrist problems bring or wear a T-shirt or Tank top
- For Spine Problems wear loose fitting or exercise clothing so it is easy to move around. You may be asked to wear a gown for a portion of the physical exam.

- How long are the appointments?

- Initial evaluations are one hour.
- Follow-up appointments are scheduled on the half hour but treatment sessions are generally 45-60 minutes in length and will vary depending on the treatment plan.

- How often will I need to attend physical therapy?

- We will establish how often you will need to come to physical therapy at your first session. We will consider your individual needs as well as your schedule and time constraints.

- Will reports be sent to my doctor?

- Yes, evaluations, progress reports and discharge summaries will be sent to your physician.
- Other Information and notes will be sent upon request.
- Medicare certifications will be sent every 30 days.

- Can I see the same Physical Therapist?

- Yes, Patients are seen by the same Physical Therapists unless there is a vacation or emergency situation that might require another therapist to assist you.

- Are co-payments necessary on each visit?

- Yes, your insurance company requires us to collect co-payments each visit.
- Payment plans can be arranged for 80/20 and other pay plans that require payments other than co-pays.

- Do you take credit or debit cards? Do you take the Flexible Spending Account card from my insurance company?

- We accept Master Card, Visa, debit cards and flexible spending accounts. We will provide you with the appropriate receipts to be able to submit to your insurance company.

- Can I be evaluated without an insurance referral in place at the time of my visit?

- In most cases the answer is, yes, you can be evaluated.
- When MEDICARE is the insurance provider, the answer is NO.
- Additional visits will not be scheduled until a referral is received in our office.
- If no referral is received, you will be responsible for the cost of the initial evaluation.

- Do you have private pay rates?

- Yes, for those who don't have insurance or don't wish to use their insurance you can speak to our office staff about these rates.

- What kind of insurances do you take?

- We take most insurances including: Anthem, Cigna, Aetna, United, Harvard, Liberty Mutual, Tufts, Sedgewick, Tri-care, Oxford, Orthonet and Medicare. If you do not see your insurance provider listed, please call us to confirm.

- If I have to cancel my appointment, will I be charged?

- No shows will be charged \$40, Cancellations not occurring at least 4 hours in advance will be charged \$40" We generally have a waiting list and can fill most spots if advanced notice is given. If you feel special circumstances occurred that should be considered then discuss with our office manager.

- Who do I contact with billing questions?

- All billing is handled in our Portland Office.
- 207-772-7662

Questions to help you understand your insurance when you call them:

1. Do I have a deductible? Is that per person or per family?
2. What is my deductible amount?
3. Has it been met? How much have I paid toward my deductible?
4. For Physical Therapy is there a maximum number of visits or maximum dollar amount that I am allowed per year (calendar or policy year?)? Per diagnosis? Per lifetime?
5. What is my benefit coverage? Insurance% Patient % Do I have a co-pay and is that per visit? How much is that co-pay? Is that for every visit?
6. Do I have a maximum out of pocket limit?
7. Do I have co-insurance? Is that different from my co-pay?
8. Do I need to get a referral or authorization prior to starting Physical Therapy? Who should that come from?
9. Do I have a self referral benefit? Do I have any limitations if I self refer?
10. Is there anything else I need to know about my coverage for Physical Therapy services?