

INSURANCE AND FINANCIAL POLICIES

Appalachian Physical Therapy currently contracts with Virginia Anthem Bluecross/Blueshield, Medicare, Tricare, Veterans Choice, Optima, Valley Health Plan, MultiPlan, as well as Medicare Advantage Plans. We are also contracted with North Carolina BlueCross/BlueShield, Medicare, Veterans Choice, First Carolina Care, MultiPlan, as well as Medicare Advantage Plans. Our office will submit all of your billing to your insurance company. You will be responsible for any deductibles, co-pays, co-insurance, and any services not covered by your plan. Our office staff will contact your insurance regarding physical therapy benefits but we strongly encourage you to check with your insurer as well regarding your specific physical therapy benefits prior to your initial appointment. We ask that your deductible, co-pay or co-insurance be paid at each visit. If you are experiencing financial constraints please speak with the front office staff regarding setting up a payment plan.

If your health insurance company is not listed above as a contracted or networked insurance, you will be responsible for all amounts not paid by your plan. If you do not have health insurance and are self-pay, payment in full is required at the time of service unless arrangements have been made prior to your initial appointment.

If you are covered by Medicare, you will need a prescription/order for physical therapy from your medical practitioner. A referral from a dentist or chiropractor will not be accepted by Medicare. Once you have received a prescription/order, it will expire for use in thirty days. Therefore, please schedule your first appointment within that thirty day time period. Please notify the front office staff if you have received outpatient therapy services elsewhere.

We are not participating providers of Medicaid plans or Anthem Health Keepers.

OTHER PAYERS

Workers Compensation

Your workers compensation carrier will be billed for your physical therapy charges. When contacting our office to make your initial appointment our front office staff will need all of your workers compensation information including your employers name; the actual carrier name, address, and phone number; claim number; and, your adjustors name if available.

Motor Vehicle Accident (MVA)

Your automobile insurance will be billed provided **your** policy covers med-pay. We will not submit to a third parties insurance/med-pay. If med-pay is not covered by your policy, claims will be submitted to your health insurance provider if available. You will be responsible for your insurance deductibles, co-pay, or co-insurance at the time of treatment. We will not wait on settlement.

