



Understanding your Physical Therapy & Occupational Therapy Benefits

Insurance plans provide a wide range of coverage possibilities. Depending on the insurance plan, your out-of-pocket expenses may be partially or entirely covered by deductibles, copayments, or coinsurance. We will explain this terminology in relation to patient responsibility below.

● **What is a deductible?**

A deductible is an amount that you pay out of pocket before your insurance policy starts covering the costs of a claim. Once the deductible is paid in full, your insurance company will typically cover a portion or all of the remaining costs, as outlined in your policy. If you have a 1,000\$ deductible and incur 2,500\$ from multiple providers in healthcare costs covered by your insurance policy during a calendar year, you will have to pay the first 1,000\$ yourself, and then your insurance company will cover the remaining 1,500\$ according to the terms of policy.

● **What is a copayment?**

A copayment is a fixed amount of money that an individual pays out of pocket at the time they receive healthcare services, such as doctor visits or other medical visits.

This amount is determined by the health insurance plan and can vary based on the type of service received or the provider that delivers it.

● **What is co-insurance?**

Co-insurance is typically a percentage of the total cost of healthcare services split between the individual and their insurance provider, after their deductible has been met. For example, if an individual has a %20 coinsurance requirement on a medical service that costs 1,000\$ and their deductible is met, they would be responsible for paying 200\$ while their insurance provider covers the remaining 800\$.

● **Do you accept out-of-pocket payments?**

Yes, we accept cash payments; the initial evaluation session will cost 100\$, and following visits will cost 85\$ each.

● **Do I have to pay for sessions up front?**

No, you can pay per session. You can save 100\$ if you pay for 10 sessions up front.

● **Is my insurance accepted at your facility?**

Most major health insurance plans, including Medicare and Workers' Compensation, are accepted. A complete list of the insurance providers we accept is available on handsofhopeptny.com or you can call us to confirm that your insurance plan is accepted before your first appointment.