

## Financial Policy

PT Northwest thanks you for choosing us to meet your physical rehab needs. Our independent practice group has served the Willamette Valley for over thirty years. As a courtesy to you, we will bill your primary and secondary insurance company. Although we contact your insurance company to verify benefits and coverage, **the information we receive is not a guarantee of payment. You should contact your insurance carrier if you have any questions regarding your benefits or coverage.**

To efficiently process your claim, we need accurate information about you and your insurance company. If your insurance information changes please let us know as soon as possible. You will receive a monthly statement that will reflect any payments or contractual write-offs applied to your account. You are responsible for any balances remaining including any charges denied by your insurance company or applied to a deductible. Patient balances (balances due after the insurance carrier(s) have addressed the charges) are due within 90 days. If the account is not paid within that time, it will be turned over for collection. If your account is turned over for collection, you will be expected to pay this balance prior to scheduling any further appointments with us. You may also be required to make a payment at each visit thereafter.

Many insurance plans require patients make a copay for each visit. **Copays must be paid at the time of service.** As a convenience to our patients, we accept Visa, MasterCard, Discover, American Express, and Care Credit as payment options for your copays and account balances. CareCredit is a flexible, convenient way to pay your healthcare bills. It is a revolving line of credit with a choice of payment plans ranging from no interest plans to extended payment plans. There is no application fee and no annual fees. If you are interested in signing up for Care Credit, please speak with the front desk coordinator.

Often, the schedules in our clinics are quite busy. If a patient does not cancel or no shows for an appointment, that clinic is left with an opening on the schedule that could have gone to another patient. **PT Northwest reserves the right to charge a \$25.00 fee if a patient no shows or cancels their appointment within 24 hours of their visit.**

If you have any questions regarding your bill, insurance coverage or if you have a financial need and would like to make arrangements for payment of your account, please feel free to call our billing department at 503.540.8701.