

### **PAYMENT POLICY**

All JVPT patients are required to keep a valid credit card on file for payment purposes. JVPT uses Bluefin Payment Systems to ensure protected, PCI compliant payment processing. Using Bluefin's advanced encryption software, we can securely retain and store credit cards on file.

By providing us with your credit card, you are giving JVPT permission to automatically charge your credit card for any copayment due at the time of service and, in an effort to offset large balances, all patients with a deductible will be charged a minimum of \$60 per visit. Additionally, if an overdue balance remains unpaid after 90 days, we will make two direct attempts to contact you to resolve your balance. If there is no response, we will automatically charge your credit card \$50 per month until the balance is paid in full.

For your convenience, JVPT will automatically charge the credit card on file each billing cycle (once per month) to avoid mailed statements and past due balances. We will email you a receipt and maintain a clear record of all payments and charges. In the unlikely event that an overpayment is made, your account will be promptly credited and reimbursement will be put back on the same credit card.

By signing below, you verify that you have read and agree to the above payment policy and that you understand and authorize JVPT to keep your signature on file and automatically charge your credit card as indicated above.

### **FINANCIAL POLICY**

As a courtesy to you, Joint Ventures Physical Therapy (JVPT) will file your medical claims directly with your insurance carrier(s). We will contact them to verify your eligibility and benefits, however, the verification of benefits does not guarantee payment for services provided. Ultimately, you are responsible for knowing and understanding your own benefits, policy coverage, limitations, and exclusions. *Our office is not responsible for incorrect information passed on to us by you or your insurance company.*

You are responsible for the financial expenses associated with all services rendered including out-of-pocket expenses (copayments, co-insurance, deductibles, no show fees and any non-covered services that have been provided). JVPT will estimate the co-insurance percentages and deductible rates based on what we expect the insurance company to pay. *Because this is an estimate and not an exact figure, there is a possibility that you will still be responsible for an additional balance or you may be due a refund if you have overpaid.*

Once your insurance carrier processes claims and we have determined that they processed according to your benefits, you will be notified by the administrative staff and asked to make payment. If your account becomes delinquent (60 days past due) during treatment, future appointments may be cancelled or rescheduled until the balance is paid or a payment plan is arranged with the billing department.

Be advised that JVPT will not waive, fail to collect, or discount copayments, co-insurance payments, deductibles, or other patient financial responsibility in accordance with state and federal law as well as participating agreements with payers.