

FINANCIAL POLICY

As a courtesy to you, Joint Ventures Physical Therapy (JVPT) will file your medical claims directly with your health 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 health insurance company.*

You are responsible for the financial expenses associated with all services rendered, including all out-of-pocket expenses (e.g. copayments, co-insurance, deductibles, no show fees and any non-covered services that have been provided). JVPT will estimate the co-insurance percentage and deductible amount due at each visit based on what we expect your health 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 health 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.

PAYMENT POLICY

All Joint Ventures Physical Therapy (JVPT) patients are required to keep a valid credit card on file for payment purposes. JVPT uses Bluefin Payment Systems to ensure secure payment processing technology. Using Bluefin's advanced encryption software, we are able to securely retain and store credit cards on file.

By providing us with your credit card information, you are giving JVPT permission to automatically charge your credit card for any copayment due at the time of service and/or any past due balance after you have been discharged from care. A past due balance is defined by JVPT as any patient responsibility amount determined by your insurance company and reflected on the payer's explanation of benefits that is over 90 days outstanding.

In addition to receiving monthly statements from JVPT and the explanation of benefits provided to you by your insurance company, our billing staff will contact you directly to notify you of your past due balance. JVPT will make two phone calls to your primary contact telephone number, send two emails and two letters to the address on file. After 120 days, if no response or payment is made, your credit card will be run for \$50 per month until the balance is paid off. A receipt and updated statement will be sent to your primary address on file after each transaction.

We will 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.



JointVenturesPT.com
phone (617) 536-1161 fax (617) 536-1165

Physical Therapy | Aquatic Therapy | Personal Training | Massage | Acupuncture | Chiropractic | Nutrition