

PERSONAL PERFORMANCE

Physical Therapy Pricing and Common Insurance Questions

Cash Based/Self Pay/ Out of Network (United, Cigna, Humana, Aetna)

- Rates are \$140 for initial evaluation and \$120 for each subsequent hour long appointment

We are not insurance agents and do not know your individual plan. That is your responsibility. Below is a guide to help you but this is not professional insurance advice.

Medicare

- Requires a referral from a physician with correct body part listed
- Deductible- What you pay to a certain limit, secondary/supplemental may cover this.
 - \$240 for all Medicare plans for 2024
 - Most likely you have already met this!
- Co-insurance- ratio Medicare pays vs. what you pay after deductible is met
 - Medicare Part B plans are typically 80/20, you are only responsible for 20%
 - Each session the 20% is about \$25-35 which is then paid by yourself or if you have a secondary/supplemental plan (see below)
 - Supplement plan can cover this additional cost
- Out of Pocket Maximum- max have to pay in calendar year
 - Medicare does not have a cap
- Supplemental or Secondary Plans- help cover additional out of pocket costs. Typically covers the deductible and Coinsurance.

Private Insurance (In-Network - BCBS)

- Deductible- What you pay to a certain limit.
 - Varies depending on your plan. Insurance rates are usually \$90-120 per appt.
- Co-insurance- Percentage of cost to insurance company **after deductible is met**
 - Varies based upon plan. Range is 90/10, 80/20, and 70/30 splits
 - For example if the rate was \$100 and you had a 80/20 plan you would pay \$20 while insurance would pay 80\$. Again, once the deductible is met.
- Co-payment- flat rate after each appointment
 - Ranges from \$25-35 based upon insurance but can be higher based upon insurance companies.
- Out of pocket maximum- max have to pay in calendar year - A limit your plan has and once met, insurer should cover 100% of expenses.

Cancellation Policy

- Personal Performance strives to develop a personalized one-on-one plan tailored specifically for you. Please note a late cancellation or missed appointment means that valuable time could have been offered to another client and makes it difficult to pay providers the rate they deserve and what they need to live in this area.
- FOR ALL APPOINTMENTS- We require a **24 hour** notice for any cancellations or changes to your appointment. We understand that life gets in the way or something out of your control happens, so the **first cancellation** within 24 hrs there will be **no fee**. Patients who provide less than 24 hours notice the **second** time will be charged **half** a self pay rate (60\$). Finally a third cancellation or more within 24 hrs will result in a **full** rate (120\$) fee.
 - All fees will be applied to the card on file the day of missed appointments.