

**UNIVERSITY REHABILITATION/JAMES CORWIN
FINANCIAL POLICY
PLEASE PRINT ALL INFORMATION**

We are committed to providing you with the best possible care. If you have medical insurance, we are anxious to help you receive your maximum allowable benefits. In order to achieve these goals, we need your assistance and your understanding of our payment policy.

Payment for services is due at the time services are rendered unless payment arrangements have been approved in advance by our staff. We accept cash, checks, debit cards and most credit cards. We will be happy to file most insurance claims for reimbursement and we may accept assignment of insurance benefits.

Returned checks and balances older than 30 days may be subject to additional collection fees and interest charges of 1% per month. A \$25 charge may also be made for broken appointments and appointments cancelled without 24 hours advance notice.

We will gladly discuss your proposed treatment and answer any questions relating to your insurance. However, you must realize that:

1. Your insurance is a contract between you, your employer and the insurance company. We are not a party to that contract.
2. Our fees are generally considered to fall within the acceptable range by most companies and therefore are covered up to the maximum allowance determined by each carrier. This applies only to companies that pay a percentage (such as 50% or 80%) of "U.C.R.". "U.C.R." is defined as usual, customary and reasonable. This statement does not apply to companies that reimburse based on an arbitrary "schedule of fees, which bears no relationship to the current standard and cost of care in this area.
3. If your insurance company does not pay within a timely manner, the balance will be transferred to patient responsibility.
4. Not all services are a covered benefit in all contracts. Some insurance companies arbitrarily select certain services they will not cover. We must emphasize that, as physical therapy providers, our relationship is with you, not your insurance company. While the filing of insurance claims is a courtesy that we extend to our patients, all charges are your responsibility from the date the services are rendered.
5. We realize that temporary financial problems may affect timely payment of your account. If such problems do arise, we encourage you to contact us promptly for assistance in the management of your account.
6. An account over 30 days old may be sent to a collection agency. If a collection agency charges a fee you will be responsible.

If you have any questions about the above information or any uncertainty regarding your insurance coverage, PLEASE don't hesitate to ask us. We are here to help you.

I understand and will adhere to the financial policies stated above.

Patient signature

Date

Print name

Witness