



"Now We're Talking"
Pediatric Therapy, Inc.

Financial Policy Statement

The following financial policy is required for you to read and sign prior to evaluation and treatment.

In signing below, you indicate that you understand you are ultimately responsible for payment of your bill. Your insurance policy is a contract between you and your insurance company. We are not a party to that contract. We accept assignment of benefits on verified insurance policies and as a courtesy bill your insurance carrier. Co-pays, co-insurance and deductibles are due at the time of service unless otherwise agreed upon in advance. Any remaining unpaid balances after the insurance company(s) have paid, that are based on the contract rate between "Now We're Talking" Pediatric Therapy, Inc (NWT) and the insurance carrier, are due within 60 days. If your insurance carrier has not paid your account within 60 days (of bill submission), the balance will be due in full from you.

In the event that your insurance company requests a refund of payments made, you will be responsible for the amount of money refunded to your insurance company. If any payment is made directly to you for the services billed by us, you recognize an obligation to promptly remit same to NWT.

Regarding your insurance benefits: NWT will verify your benefits for you before your initial appointment. This verification includes, but does not guarantee, the following: your co-pay, co-insurance, any deductibles that may apply, the number of visits allowed on your plan and whether or not your plan requires referral or authorization from your primary care physician. It is in your best interest to call your insurance company as well to verify the above stated terms of your benefit plan. Your insurance company, not NWT, will determine if these charges will be covered when they receive an insurance claim from us which includes the procedure that took place and the diagnosis.

NWT provides the service of filing your insurance claims. However, if a payment has not been received from your insurance carrier within 60 days, or if they ask for medical records or any other type of delay, you will be asked to begin paying in full for future services rendered. If the insurance company begins to pay on the account, we will promptly refund the dates of service you have paid.

Changes in your insurance coverage: It is your responsibility to inform NWT of any and all changes of insurance coverage during course of treatment. We need to be informed if your insurance coverage is about to change so that we can verify your benefit and obtain prior authorization as required. Failure to provide this information will result in the patient (guardian) being responsible for payment of all non-covered and/or unauthorized services.

Appeals Process: In the event that number of allowable sessions run out or your insurance denies claims with NWT, the insurance company often requests an Appeals Process. The Appeals Process is between you and your insurance company and not NWT. However, we can assist in providing you with reports to include evaluations and progress reports to submit to your insurance company. You will be responsible for gathering the requested information, sending to your insurance company and following up with them concerning their response to your request.

During the Appeals Process NWT is not receiving payment from your insurance company. This in turn will result in you paying in full for the treatment sessions your child receives. If you cannot pay in full for the treatment sessions you will need to place treatment on hold until the appeals process is complete. Unfortunately if you choose to place sessions on hold we cannot guarantee your time slot will be held but we will work with you to make this process easier.