



"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 to NWT.

Regarding your insurance benefits: It is your responsibility to call your insurance company to verify coverage for services needed and any limits to number of visits per your policy year. All insurances have different plans and each plan within insurance companies have different policies of covered services. Cost being a copay or co insurance after deductible has been reached or payment towards deductible. This is not a guarantee of payment. We will obtain prior authorizations for those plans that require it before therapy begins. 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.

Invoices: We will bill your insurance company for services every 2 weeks. Once we get the EOB (explanation of benefits) back from your insurance company we will know what your portion will be and will send you an invoice. Invoices must be paid within 30 days of date on invoice. If we do not receive payment toward your balance within 90 days an accruing interest of 1.5% will then be applied to the balance due.

Changes in your insurance coverage: It is your responsibility to inform NWT of any changes of insurance coverage during course of treatment. If you have more than one insurance; primary, secondary and tertiary insurance we need to bill respectfully in that order and if NWT does not have the primary information the secondary etc will not pay for services which will then be the responsibility of the family to pay.

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.

Child's Name: _____ Parent Guardian Signature: _____ Date: _____