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Financial Tips

Choice Therapy wants you to understand your insurance and the financial implications of treatment. Keep in mind that each policy for each insurance company is different, so please call your insurance company to find out the following details:

Does your insurance cover PT/OT/Speech?

Do you need a physician referral for treatment?

Is Choice Therapy an in-network or out-of-network provider for your insurance policy?

What is the dollar amount of each of the following?

Co-Pay: _____ This is the dollar amount you will pay each visit (Due at the time of visit)

Deductible: _____ This is the amount you pay before insurance pays anything in a calendar year. This is usually per person with a maximum out of pocket per family per year.

Co-insurance: _____ This is the percent you will pay after insurance has paid the allowable amount for services. This is different for each insurance company and each insurance policy.

***** The following is the typical allowable amount per treatment after initial treatment and may vary depending on the treatment rendered. (the following does not include evaluation charge):**

Blue Cross Blue Shield	\$140-190
Sanford Health Plan	\$170-200
Preferred One	\$188-202
Medica	\$133-190
Health Partners	\$102-146
Medicare	\$ 98-107

What is Same Day Pay and When would this Option Benefit You?

Same Day Pay is an option for all patients, except those with Medical Assistance, Medicare or Medicare replacement plans as this is not allowed by the state and federal governments. Same Day Pay allows you to pay for your services directly at the time you arrive for your appointment(s).

What is the cost for Same Day Pay?

- \$110 for initial visit
- \$85 for each additional visit

When may Same Day Pay be a better option?

- If you have a high deductible that has not been met in the calendar year.
- If you do not have insurance.

If you have questions after reading this information, contact our billing specialists at 218-407-3486.