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How Much Will Therapy Cost?

PAYING WITH INSURANCE

If you are going to pay for physical therapy with insurance, then the cost to you will depend on your insurance plan.

- You may have a copay, which is required to be paid at the start of each therapy session.
- You may have a deductible, which is required to be paid before insurance will initiate any payment support of their own.
- You may have co-insurance, which is some percentage of the cost of therapy that was NOT paid by insurance.
    - Co-insurance can only be determined *after* the physical therapy claim is submitted and returned to your physical therapist, but you will be given a fair *estimate* of what the co-insurance could be.

Contact your insurance company or ask your therapist if you have any questions about your insurance.

PAY WITH CASH

There are several considerations when paying with cash. Which category matches your situation?

- Paying with cash up-front for service that is NOT likely covered by insurance, but you want to submit a claim to insurance anyway.
- Paying with cash up-front for a service that is NOT likely covered by insurance, and you DO NOT want to submit a claim to insurance.
- Paying with cash up-front because you DO NOT want to use the insurance you have even though some or all of the service is likely covered by insurance.
- Paying with cash up-front because you do not have insurance.

You may choose to pay with cash for your physical therapy sessions. The price will depend on whether or not you want a bill submitted to your insurance even though you choose to pay cash for the session up-front. Ask your physical therapist for a "Good Faith Estimate" if you would like to pay with cash and you will be given a reasonable estimate for the cost of therapy.

OTHER OUT-OF-POCKET COSTS

Equipment Fees: There will be an equipment fee added for the distribution of therapeutic equipment that becomes yours and is for your use at home between therapy sessions.

- Therabands (up to 3 levels) $12.50
- Theraputty (up to 3 levels) $25.00

If you need more than 3 levels, then there will be a charge of $4.00 each additional theraband, and $8.00 each additional theraputty.

Borrowed Equipment: There may be equipment that is lent to you during your time in therapy with the intention of returning it by your last session. If it is not returned or is returned in poor condition, the cost of the borrowed item will be added to your account equaling $25.00.

Additional purchases you make yourself: Depending on your condition, you may also need an over-the-counter orthotic. This type of equipment is not covered by insurance and is not given to you by your physical therapist. If the item is needed, please purchase it yourself at a local store or online. Prices vary depending on the need, but will likely cost less than $100.00