2026
Physical Therapy Patient Acknowledgement, Consent & Policy Agreement

Physical Therapy & Wellness Center

PAYMENT POLICY

1. **Insurance.** We participate in most insurance plans. If you are insured by a plan we are contracted with and wish to submit to your insurance, a copy of your insurance card is required and must be up to date. **If you fail to provide us with the correct insurance information, you may be responsible for the balance of the claim.** The front desk will perform a verification of benefits with your insurance company. **Knowing your insurance benefits is your responsibility.** Please contact your insurance company with any questions you may have regarding your coverage.
2. **Coverage changes.** If your insurance changes, please notify us before your next visit so we can make the appropriate changes to ensure accurate submission of claims. If your insurance company does not pay your claim, the balance will be billed to you.
3. **Copayments.** All copayments are due and must be paid at the time of service. This arrangement is outlined in your contract with your insurance company and must be upheld by Apex in accordance with our obligations as a participating provider.
4. **Claims submission.** We will submit claims to your insurance provider and make every reasonable effort to assist in the processing of your claims. However, your insurance company may require information directly from you, and it is your responsibility to respond to their requests. Please note that any remaining balance on your account is ultimately your responsibility, regardless of whether your insurance pays. Your insurance coverage is a contract between you and your insurance company; Apex is not a party to that agreement.
5. **Non-covered services.** Please be aware that some services you receive may not be covered or considered medically necessary by Medicare or other insurance providers. While these services may still be submitted to your insurance, you are responsible for paying any charges not covered. Payment for non-covered services may be due at the time of your visit.
6. **Cash for service.** We at Apex are committed to fair and reasonable fees. We have calculated a discounted Same Day Pay option that we offer if paid in full at each visit. I am aware that Apex Physical Therapy and Wellness Center will not submit any of my visits to my insurance based on my decision to waive that right. These arrangements must be made prior to your visit.
7. **Nonpayment.** If your account is over 90 days past due, you will receive a phone call stating that you have 5 business days to pay your account in full. Partial payments will not be accepted unless otherwise negotiated. Please be aware that if a balance remains unpaid, we may refer your account to a collection agency, and you and your immediate family members may be discharged from this practice. If we are unable to reach you using the contact information we have on file, we reserve the right to reach out to any individual listed as an Authorized Contact or Emergency Contact solely for the purpose of obtaining an updated address or contact details. No personal health or financial information will be disclosed during this process unless prior authorization has been provided.
8. **Missed appointments.** As a courtesy to our office, we ask that you please give us at least 24 hours' notice prior to cancelling or rescheduling an appointment. **If you do not call and notify our office that you cannot make your appointment, we will assess a $50 "no-show" fee to your account.** These charges will be your responsibility and billed directly to you. Please help us to serve you better by keeping your regularly scheduled appointments.

Our practice is committed to providing the best treatment to our patients. Our prices are representative of the usual and customary charges within our service area. Thank you for understanding our payment policy. Please let us know if you have any questions or concerns.

I have read and understand the payment policy and agree to abide by its guidelines:

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Initials