

## **PHYSICAL & SPORTS THERAPY SERVICES OF ST. LOUIS**

950 Francis Place, Ste. #15, St. Louis, MO 63105  
(314) 726-1186 Fax: (314) 726-0176

### **Financial Policy for Medicare Insurance**

#### **1. Financial Limitation for Outpatient Physical Therapy**

Medicare has placed a cap or limitation on what they will pay for independent physical therapy services. **The limit for the year 2020 is \$2080.** After you pay your yearly deductible for Medicare Part B (Medical insurance), Medicare pays its share (80%), and you pay your share (20%) of the therapy cost. **The Part B deductible is \$198.00 for 2020.** Medicare will keep paying its share for therapy services until the total amount paid, including the deductible and coinsurance, reaches the therapy limit. We typically **do not** go over the **\$2080** limit.

#### **2. Recertification and Treatment Plans**

Medicare requires that every 90 days from the start of your physical therapy treatment or every 10 visits your doctor approve a treatment plan for continued care. We will provide your doctor with your progress and treatment plan on a monthly basis. This office will contact your physician when recertification is needed.

#### **3. Payment for Services**

This office accepts Medicare assignment, which means that we have agreed to a reduced Medicare fee. We will bill Medicare for our services and Medicare will pay us directly. Medicare has an agreement with many secondary insurance plans to send the balance of the claim directly to them once Medicare has paid their portion. The coinsurance will also pay us directly. You can only be billed for the difference between the Medicare-approved amount and the combined payments made by Medicare and any secondary payer. **You will be responsible for the deductible amount and/or other eligible fees.**

If you should have any questions please do not hesitate to ask.

\_\_\_\_\_  
Patient's Signature

\_\_\_\_\_  
Date