

DESERT INSTITUTE OF PHYSICAL THERAPY

FINANCIAL POLICIES/PROCEDURES

In order to keep the cost of healthcare services for our patients to an absolute minimum and because health insurance coverage varies significantly among the many insurance carriers we have adopted the following policies:

Note that it is the patients responsibility to thoroughly understand the coverage and exceptions of their particular policy. Awareness of the unique provisions of their policy will aid in meeting deductibles and limiting complicates paperwork for our patients.

- I. **As a courtesy to our patients**, all charges will be submitted to the appropriate insurance carrier.
- II. DIPT strongly recommends that each patient verify his or her Physical Therapy benefits prior to treatment. Based upon the quoted benefits, a financial agreement **may** be entered into, by the patient and DIPT.
- III. The patient or his or her legal guardian is ultimately responsible for all charges incurred.
- IV. If reimbursement for services rendered are to be received due to personal injury, all adjustments are void and full balance without negotiation will be due at time of settlement. In return The Desert Institute of Physical Therapy agrees to not apply interest to those accounts held on lien awaiting settlement.
- V. Each patient is required to sign the financial agreement, as presented, prior to services being rendered.