

Patient Insurance Information Sheet MSU Rehabilitation

The last several years have brought many changes in the health care industry. It has become very difficult for our staff to keep track of all the variations that exist among insurance policies. We are happy to work with you and your insurance representatives to understand the coverage existing under the policy or policies you carry. We are willing to contact your insurance company for pre-authorization and we are willing to bill them if it is a plan with which we participate. If we do not participate with your plan, you must contact your insurance company and determine the terms of your coverage.

It is ultimately your responsibility to ensure payment to our office. If your insurance does not pay for the services rendered, we will bill you directly. To help ensure the proper coverage exists, prior to treatment by one of our physicians or therapists we are providing the following guidelines concerning what our office will need to be able to process an insurance claim for you:

- We must have a referral from a primary care physician or other physician treating you currently.
- We need to know about **all** of your insurances. We will need to make a copy of your insurance card(s). We will also need to know which policy is primary and if there are any secondary policies.
- We participate with a large number of plans; however, we do **not** participate with **ALL plans**. Our participation is based on the plan's financial terms, as well as if they offer us the opportunity to participate. Some plans limit the type of provider that can participate.

For example, a plan may offer our physician the opportunity to participate, but not allow our therapists the same opportunity. This is because the insurance company has a contract with one or more other physical therapy facilities in town. We usually know right away if we are not a provider with your plan and will tell you. If we are not a provider under your plan, you may choose to see one of our physicians or therapists, but you will be responsible for payment at the time of the visit.

- If you have been in an automobile accident and have auto-no-fault policies are the coordinated type. This means you will have to follow the parameters of your health insurance policy first because they are primary. We will need information about the auto accident you were involved in.
- If you have an injury that is to be covered by workers' compensation, we will need to know that up front. We will always call the workers' compensation carrier for prior approval, the date of the injury and the assigned case number.
- With most insurance plans, there is a deductible and co-pay amount established for each office visit. The co-pay is due at the time of your visit in our office.

If you have any questions concerning insurance and/or payment for services rendered at MSU Rehabilitation, please call our office at (517) 355-7648. Thank You.