



Patient Name:	DOB:
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Based upon the benefits verified for you by Sims Physical Therapy, Inc. either a down payment or co-payment may apply for your visits. Below are details regarding these payment types as well as important information for you to review?

- **Down Payment** – Where a deductible remains or a co-insurance applies, Sims Physical Therapy collects a down payment per visit towards what will eventually be due once your insurance receives and processes our claims. You will be billed the difference between what you have already paid and what your insurance applies to your responsibility. Down payments are not payments in full for services rendered.

Example 1: Mr. Smith had \$1,500 remaining on his deductible. He attended 12 visits of therapy where he paid \$75 down payment per visit for a total of \$1,200.

Example 2: Ms. Johnson’s annual deductible was met. Her 20% coinsurance applied. She attended 10 visits of therapy where she paid \$22 down payment per visit for a total of \$220.

In both examples, Sims Physical Therapy will bill the patient any remaining insurance amount due. Patients will be billed for the difference between down payments made at each visit and what the insurance determines is the total patient responsibility.

- **Co-Payment**– Where a co-payment applies, Sims Physical Therapy collects a fixed amount per visit.
- **None**– Based upon verification of benefits made, Sims Physical Therapy will not be collecting on a per visit basis. Usually this is the case when a patient has a primary and a secondary insurance (no deductible to be met) or when a patient’s max out of pocket has been met. A balance may be due, and will be billed, once insurance has processed all claims.

- ★ **Affording Therapy** – Healthcare can be expensive, and we are here to help! Our time of service payment plan allows you to pay a lesser amount per visit with the ability to pay off the balance with monthly payments. No interest. No Penalties. No fees. Just help! We want you to be able to afford the care you need!
- ★ **Sims Unable to Guarantee Benefits Details** – Insurance does not mandate that healthcare providers verify and communicate benefits to patients. Sims Physical Therapy does this as a COURTESY and in an effort to educate our patients on what they might expect. SIMS PHYSICAL THERAPY is unable to obtain GUARANTEES regarding the benefits we verify and therefore cannot pass any GUARANTEES along to our patients. Benefits differ from insurance to insurance and plan to plan.
- ★ **Independent Verification** – We ask that patients contact their insurance company and obtain benefits for therapy services independent of Sims Physical Therapy’s verification. If anything is found to be different, we ask that you call or alert us immediately at your next visit. The last thing Sims Physical Therapy wants is for a patient to be billed for an unexpected amount! We strive to provide BOTH clinical & administrative EXCELLENCE at Sims Physical Therapy!

Patient/Legal Representative Signature:	Date:
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