



*J O A N I G E L I N A S P H Y S I C A L T H E R A P Y S E R V I C E S*

5044 38th Avenue NE ▪ Seattle Washington 98105 ▪ 206 528 5692

### Billing Information and Policies

My office will bill your insurance company directly. Please direct billing questions to: Terry Griego (360) 325 0781  
[griegot@msn.com](mailto:griegot@msn.com)

It is **your responsibility** to check with your insurance company to understand what your specific policy covers in regards to Physical Therapy **before your first visit**.

#### Things to ask your insurance company: (I will need to know on your first visit)

- Do I need a prescription for PT from a MD, DC, ND in order for PT to be a covered service? (If so, please bring this on your first visit)
- Is pre-authorization required? (This usually only applies if you have a 'managed care' plan. Sometimes an insurance plan won't actually require a written prescription but they need a 'formal' authorizing before beginning treatment, which is usually done by the referring practitioner)
- What is my yearly benefit for PT? (this is usually a number of visits, or a \$ amount)
- Do I need to meet my yearly deductible before PT benefits begin? If so, have I met my deductible for the current year?
- Do I have a co-pay?(a set amount **due on the day of your visit**, usually \$15.00-\$30.00/visit)
- Do I have co-insurance? A percentage of the covered charges due after the visit is processed by the insurance co. You will receive a bill for this from Joani Gelin PT Services once/month.

I am a preferred provider for: Premera, Lifewise, Regence, Uniform L and I, First Choice, Cigna, and some other companies.....ask your insurance company if I am preferred if not on this list. I also bill Medicare, but do not accept assignment..... 2nd insurance usually covers the balance. I will bill United HC, Aetna but am not preferred.

If you have been in an automobile accident and are using PIP, you are ultimately responsible for payment for services rendered. If your case is going to litigation, we require a lien. Finance charges will continue to accrue until settlement, and these will be billed to you in a monthly statement.

If your insurance requests information from you, such as accident information, a referral, etc., and you do not return that information, your bill will not be processed by insurance and they will deny it. It is then your responsibility to either pay us, or deal with your insurance company to provide the information and get the claim reprocessed. Finance charges will accrue in the meantime.

Billing for PT visits is sent to your insurance company once/week. It can take up to 30-90 days(and more) for my office to be reimbursed for any given date of service. Since statements for the amount you owe, are sent to you once/month, this extends the time further. **Therefore, the amount owed to Joani Gelin PT which is shown on the monthly statement from JGPT, is due no more than 25 days from the date of the billing statement. If payment is not received, you will be charged 1% of the total owed, or a minimum of \$2.00, and each billing cycle to follow. If we send you three bills and you have not paid or made arrangements with us for payment, your account will be forwarded to collections.**