



Kathleen McDonough MA PT PMA-CPT

Physical Therapy | Pilates-Based Rehab | Pilates

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In-Network vs. Out of Network Benefits

“In-Network” physical therapy providers typically use a managed care model, where the licensed therapist will treat you for 20 minutes, and a non-licensed physical therapy aide supervises the remainder of your appointment. You are billed for the time spent and modalities performed regardless of whether they are performed by a fully trained, experienced and licensed therapist. I, on the other hand, provide my care for my patients with a licensed, experienced physical therapist for the entire duration of the appointment.

What does this mean to you and your recovery?

You will have an advantage over most other patients who are limited to the traditional managed care “In Network” programs. Your rehab and recovery can in most cases be managed with fewer appointments as your treatment plan is completely customized to your needs, and therefore, more can be done during your appointments.

Out of Network Options:

In-Network and Out of Network plans usually have deductibles, which must be met before your plan pays for services. The deductible is amount you must pay out of pocket. Please check with your health plan to determine what this amount is, and what you have met to date. Deductibles must be met once per year, and not always by the calendar year. Again, please check with your insurance for your plan details; each plan is unique.

I know you have choices, and I appreciate your consideration of my care as one of your choices. I also understand the financial strain healthcare has placed on all of us, so for those of you who choose to work with Kathleen McDonough PT, and are using your out-of-network benefits the following professional courtesy will be extended.

Our fees billable to all insurances are:

\$160 to \$240.00 for initial consultation

\$125 to \$160.00 for follow up treatments

However your insurance company processes your claim, your **maximum out of pocket expense** for an Initial consultation will not exceed \$160.00 and \$125.00 for follow up appointments.

I have read and understand that Kathleen McDonough, MA PT is **NOT** an in-network provider for my insurance policy, and that I will be responsible for non-covered services, including deductibles and co-pays:

Patient/Guardian/Responsible Party

Date