Physical Therapy of Concordia

Payment & Credit Card on File — Frequently Asked Questions

Why does Physical Therapy of Concordia require a credit card on file?

Physical Therapy of Concordia requires a credit, debit, or HSA/FSA card to be securely stored with our payment processor to help ensure that patient balances are paid in a timely manner.

Your insurance plan determines your financial responsibility, which may include a copayment, coinsurance, deductible, or services that are not covered by your insurance. Because insurance benefits and patient responsibilities can change, we ask patients to keep a payment method on file.

When is payment due?

You may pay an estimated amount, based on your insurance, on each visit. The amount collected on your visit is based on the insurance benefit information available to us at the time. Insurance information is sometimes limited or unavailable until after a claim has been submitted and processed.

Otherwise, you will receive a statement after insurance has started processing your claims. You may select to receive this by mail, email, or both.

You will have up to 30 days to choose to pay by an alternative method if you prefer. If no alternative payment is received, your patient financial responsibility will be processed using the card on file.

Please remember that verification of insurance benefits is not a guarantee of payment. You are ultimately responsible for any balance not covered by your insurance.

How much will I be charged?

Initially, any Co-payment is due at the time of service. If you elect not to place a credit card on file you will be charged an amount based on your insurance carrier. Your payment responsibility is estimated using the insurance information available to us.

Depending on your insurance plan, you may be responsible for:

- Coinsurance
- A deductible
- Services not covered by your insurance
- Other amounts identified by your insurance company after the claim is processed

If your exact patient responsibility is not known at the time of your visit, your card on file may be charged after your insurance company processes the claim.

Will my card be charged at every visit?

If you have a known copayment, that amount may be collected at the time of your appointment.

For other amounts, we will submit the claim to your insurance company first. Once your insurance company processes the claim and determines your responsibility, we will notify you of the balance and charge the card on file according to our payment policy.

Will I receive a notification before my card is charged?

After your insurance company processes your claim, Physical Therapy of Concordia will send a statement, if you do not make an alternative payment or have a payment plan set up, the balance will be charged to your card on file.

Patients should make sure that their address or email address is current so that they receive payment notifications.

What if I do not want to keep a credit card on file?

If you do not wish to keep a credit, debit, or HSA/FSA card on file, we will provide an **estimated payment amount determined by your insurance benefits** before your appointment.

This payment will be applied toward your patient responsibility. If your final responsibility is less than the amount collected, the difference will be refunded or credited according to our office payment policy.

If your final responsibility is greater than the amount collected, you will be responsible for the remaining balance.

What if I do not have a credit, debit, or HSA/FSA card?

If you do not have a card that can be kept on file, we can accept a payment **based on the estimated amount of your insurance responsibility** before checking in for your appointment.

The amount will be applied toward your visit, and any remaining balance will be handled after your insurance processes the claim.

How is my payment amount determined?

We use the insurance information available to us to estimate your financial responsibility.

Because insurance plans differ significantly, the amount may vary based on:

- Your deductible
- Copayment
- Coinsurance
- Remaining annual benefits
- Insurance plan requirements
- Whether Physical Therapy of Concordia is in-network with your plan
- Whether services are covered
- Other requirements determined by your insurance company

What if I have a high-deductible health plan?

If you have a high-deductible plan, you may be responsible for a larger portion of the cost of your physical therapy visits until your deductible has been met.

We will use the insurance information available to us to estimate your responsibility. However, your insurance company makes the final determination after processing the claim.

What if I have more than one insurance plan?

If you have primary and secondary insurance, we will bill the appropriate insurance companies according to their coordination-of-benefits requirements.

Because secondary insurance benefits can be difficult to determine in advance, you may still be responsible for a balance after both insurance companies have processed the claim.

What if I have Medicare, Medicaid, or another government-sponsored plan?

Insurance and payment requirements vary by plan. Patients with Medicare, Medicaid, Medicare Advantage, Tricare, VA, or other government-sponsored coverage may have different billing and payment requirements.

Our staff will work with you to determine the appropriate payment process based on your specific insurance coverage.

How is my card information kept secure?

Physical Therapy of Concordia does not keep your complete credit or debit card information in our office or on our computers.

Payment information is securely stored and processed through **Card Connect**, a secure payment and patient registration platform designed to protect patient payment information.

What happens if my card is declined?

If payment cannot be processed because the card on file is declined, we will contact you to request updated payment information or another form of payment.

Please update your payment information promptly if your card expires, is replaced, or is no longer active.

We reserve the right to charge an additional $25 Declined Card Fee if a new credit, debit or HSA card is not given to us prior to the next billing cycle.

How do I update my card information?

If your card has expired, been replaced, or is no longer active, please notify our office and provide updated payment information through our secure payment process.

For your protection, please do not send complete credit card information by email or text message.

What if I believe my bill is incorrect?

Please contact Physical Therapy of Concordia if you believe there is an error in your bill.

We will review the claim, payment information, and explanation of benefits and work with you to resolve any billing questions.

If an error is identified, appropriate adjustments or refunds will be made.

What if my insurance does not pay for my treatment?

Insurance verification is not a guarantee of payment.

If your insurance company denies a claim or determines that a service is not covered, you may be responsible for the resulting balance. We will provide you with information regarding the balance and, when appropriate, assist you in understanding the insurance determination.

Can I make payment arrangements?

If you have a significant outstanding balance and are unable to pay it in full, please contact our office to discuss available payment arrangements.

Payment arrangements must be approved by Physical Therapy of Concordia before they are established.

Why is this policy necessary?

Insurance plans have become increasingly complex, and many patients have deductibles, coinsurance, and other out-of-pocket responsibilities.

Our payment policy allows Physical Therapy of Concordia to provide care while ensuring that patients’ financial responsibilities are handled consistently and efficiently.

What is my responsibility as a patient?

You are responsible for:

- Providing accurate and current insurance information
- Understanding your insurance benefits
- Paying applicable copayments, coinsurance, and deductibles
- Paying balances determined to be your responsibility by your insurance company
- Keeping your payment information current
- Notifying our office of changes to your insurance or payment information

Thank you for choosing Physical Therapy of Concordia and for helping us maintain an efficient and transparent payment process.