

## OUR FINANCIAL ALLIANCE

**(It is ESSENTIAL that you carefully read the following)**

***To create an understanding and partnership in the settlement of your account,  
No Surprises!***

It is important to us that the quality of our business services matches the quality of our medical care. We want the handling of your account, from the start through the final payments to be perceived as an extension of the care we provide you and your family.

### **Patient's Role**

As with any partnership, both parties have a role to play. Our role is to provide you with quality healthcare service. In turn, your role is to pay for your treatment in a timely manner. In advance of treatment or after, our team will work with you to determine financial arrangements that make sense for both of us. With an agreement made, our joint follow-through will result in a win for everyone.

Prior to starting physical therapy it is your responsibility to be knowledgeable of your insurance coverage, and informed of the costs of treatment. We provide the following resources: [The Cost of Care](#) and [The PT Patient's Guide to Understanding Insurance](#) as a way to aid you with these tasks. Both can be accessed by clicking the highlighted links or by going to the FAQs page of our website [grandhavenpt.com](http://grandhavenpt.com). Ultimately it is up to you to read these and ask any questions you might have.

We ask all patients to complete and sign the Patient Registration and Consent Form before seeing the doctor as that insures we obtain current insurance information for you. This helps us to better serve you in regard to your benefits. Our billing company Vantage Clinical Solutions will file all insurance claims for you. As a courtesy prior to treatment, we contact your insurance to verify you have benefits for physical therapy and that your coverage is active. **For the most accurate benefit details and out of pocket cost estimates it is imperative that you contact your insurance company as well.** If you have questions about billing, how your account will be handled, or your payment amount for each date of service, please contact our office 24 hours prior to your first appointment.

### **Taking Care of Your Payment, Co-Pay or Co-Insurance**

At each visit, please come prepared to pay your payment, co-payment, or co-insurance as required by your insurance. You can pay with your preferred method of payment at time of service, cash, check, or credit card on file.

### **Taking Care of Remaining Balances After Treatment**

**Our practice requires that you place a card on file to resolve any remaining balances after treatment, this can be a credit, debit, HSA or FSA card.** Once your insurance has processed the claims we submitted, you will receive an Explanation of Benefits (EOB) from your insurance company. This will show your portion of the costs after which we will send you a detailed billing statement. You will then have the opportunity to [Make a Payment online](#), over the phone, or in person. If you are unable to pay the balance, call us to set up a payment plan. **If no payment, or payment arrangement is made by the 30th of the month only then do we use the card on file to pay the invoice.**

We offer convenient payment options through EASY PAY! (Continued on next page).

## OUR FINANCIAL ALLIANCE (Continued)

### What is Easy Pay?

Easy Pay is a system that allows us to schedule credit or debit card payments at times that are convenient for you, our patient, or for future dates when we are able to determine the exact amount you owe. This also allows us to easily collect your payment at each visit, or date of service..

Easy Pay works much like a hotel check-in. When a guest checks into a hotel, the staff takes an imprint of his credit or debit card to cover the costs of his stay. When he checks out, the amount he owes is processed and a receipt is generated.

In the case of your medical bill, we take the secure “electronic imprint” of your card at the time of your first visit which is used for each follow-up visit, and to later process the payment after we receive the corrected balance on the EOB from your insurance company. To ensure that you will never be charged too much, we set a maximum limit of \$200 for any charges to your account.

We can also set up a convenient schedule to pay any existing past due balance. Just stop by the office with your credit or debit card, or call with your number and we will set up secure automatic payments for your remaining balance.

### Why did ReSOLVE Grand Haven Physical Therapy choose Easy Pay?

Dr. Tom Trumbull IV realizes that the current trend in medical insurance is to shift more of the cost of care onto the patient. This means that our patients are incurring larger bills for their medical treatment and many are unable to plan for a large and unexpected bill. We chose Easy Pay because it gives you, the patient, the convenience of spreading your payments over time to ease the crunch of your medical costs.

### Is Easy Pay secure?

Easy Pay is an authorized merchant processor for Visa/Mastercard/Discover/American Express transactions. As an authorized merchant processor, Easy Pay must and does meet all PCI Security Council (the organization that regulates credit card transaction security) requirements. In short, Easy Pay transactions meet or exceed all regulations for data security.

ReSOLVE Grand Haven Physical Therapy believes that all of our patients will greatly benefit from the use of the Easy Pay System. We offer our patients the best care available and look forward to offering the most up to date payment method available today. We will continue to look for innovative ways to meet your medical and financial needs.

Sincerely yours,



Dr. Tom Trumbull IV, PT, DPT, Cert. MDT