

## 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 ensures we obtain current insurance information for you. This helps us to better serve you in regard to your benefits. Our billing company Great Lakes Health Partners will file all insurance claims on your behalf. For any questions about your bill call 616-607-6917 M-F 8a-5p, outside of these hours you may leave a voicemail, or email [billing@grandhavenpt.com](mailto:billing@grandhavenpt.com) at any time. 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 us 24 hours prior to your first appointment.

### Taking Care of Your Payment, Co-Pay, Coinsurance, or Remaining Balances After Treatment

At each visit, please come prepared to pay your payment, co-payment, or co-insurance as required by your insurance. We make this simple with our card on file credit card processing system. **Our practice requires that you place a card on file (COF) to be used for your out of pocket expenses and to resolve any remaining unpaid balances after treatment - this can be a credit, debit, HSA, or FSA card.** Please note that there will be a 3.5% non-cash fee to process any card payment. You can always pay with your preferred method of payment at time of service, cash, check, or card on file. Once your insurance has processed the claims we submitted, you will receive an Explanation of Benefits (EOB) from your insurance company showing your portion of the costs. We will also receive this EOB information, after which we will send you a detailed billing statement at the 1st of the month. 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 in full, call us to set up a payment plan. **If no payment, or payment arrangement is made by the 20th of the month, only then do we use the card on file to pay the invoice.**

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

# OUR FINANCIAL ALLIANCE (Continued)

## What is Clover?

Clover is a system that allows us to easily collect your contactless payment at each visit, or date of service. This system also allows us to schedule card payments at times and amounts that are convenient for you, or for future dates when we know the exact amount you owe, like after we have both received an EOB once your claim has been processed.

Clover 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 can be used for each follow-up visit, and again later to process the payment after we receive the balance on the EOB from your insurance company.** To ensure that you will never be charged too much, we set a maximum limit of \$300 for any charges to your account and receipts are automatically generated and emailed to you after any transaction.

We can also set up a convenient schedule to pay any existing past due balance. Just call our billing office 616.607.6917 M-F 8a-5p with your card number and we will set up secure automatic payments for your remaining balance.

## Why did ReSOLVE Grand Haven Physical Therapy choose Clover?

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 Clover because it gives you, the patient, the convenience of spreading your payments over time to ease the crunch of your medical costs for services that you need.

## Is Clover secure?

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

ReSOLVE Grand Haven Physical Therapy believes that all of our patients greatly benefit from the use of the Clover System. We offer our patients the best neuromusculoskeletal care available and look to match that with the most up-to-date payment methods available today. We will continue to look for innovative ways to meet your medical and financial needs.

Sincerely yours,



Tom Trumbull IV P.T., D.P.T., Cert. M.D.T.

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