

Medicare Financial Responsibility Disclosure

Thank you for choosing our clinic for your therapy needs. As a Medicare provider, we are required to inform you about your responsibilities as a Medicare beneficiary. Please read this notice carefully. If you have any questions, please contact one of our staff.

Patient Financial Responsibilities

Effective, January 1, 2012, you are responsible for an annual \$140.00 deductible. (Medicare will only pay for services after expenses exceed \$140.00).

Medicare will pay 80% of the allowable charges. You are responsible for the remaining 20%. If you have secondary insurance coverage and provide us with that information, we will bill your secondary insurance as a courtesy for you. If you do not have secondary coverage or your secondary coverage fails to pay for your services, you are responsible for the payment of the 20%.

If Medicare denies charges because you have other insurance that is considered your primary insurance, you will be responsible for all incurred charges. It is your responsibility to inform us of any other insurance coverage that you may have.

Medicare as the Secondary Payer

There may be situations where Medicare is not your primary payer. Medicare law requires that we investigate all possible situations where other insurance, besides Medicare, might be the primary payer.

If any of the following items below apply to you, Medicare may not be the primary payer.

- Black Lung Benefits
- Veterans Administration (VA)
- Workers' Compensation
- Automobile Accident, No Fault or Other Liability Insurance
- Employer Group Health Plan (EGHP)
- End Stage Renal Disease Benefits (ESRD)
- Disabled and covered by a Large Group Health Plan (LGHP)

Medicare Part C (Medicare Advantage or Medicare+Choice)

Please notify one of our office staff if your Medicare coverage is Medicare Part C Coverage. Medicare Part C Coverage is also known as Medicare Advantage Program or Medicare+Choice. Medicare Part C coverage is purchased and administered through a private insurance company and includes HMO, PPO, PFFS, PSO and MSA products. Medicare Part C beneficiaries pay premiums that typically provide them with more coverage than the "traditional Medicare programs" (Medicare Part A and B) at a lower cost. Failure to provide us with this information may result in non-payment of your health claims.

Medicare Home Health Services

Medicare has required that patients receiving certain Home Health Services must have outpatient therapy services consolidated with the Home Health Agency. Failure to provide us with this information may result in non-payment of your health claims by Medicare.

You will be asked to complete a **Medicare Secondary Payer Questionnaire** to ensure that we properly determine whether Medicare is the Primary or Secondary Payer in your case or if Medicare will not allow payment for our services.

Thank you for reviewing this important information regarding your Medicare coverage. If you have any questions, please contact one of our staff.