

How does the billing process work?

Billing for physical therapy services is similar to what happens at your doctor's office. When you are seen for treatment, the following occurs:

1. The physical therapist bills your insurance company, Workers' Comp, or charges you based on Common Procedure Terminology (CPT) codes.
2. Those codes are transferred to a billing form that is either mailed or electronically communicated to the payer.
3. The payer processes this information and makes payments according to an agreed upon fee schedule.
4. An Explanation of Benefits (EOB) is generated and sent to the patient and the physical therapy clinic with a check for payment and a balance due by the patient.
5. The patient is expected to make the payment on the balance if any.

It is important to understand that there are many small steps (beyond the outline provided above) within the process. Exceptions are common to the above example as well. At any time along the way, information may be missing, miscommunicated or misunderstood. This can delay the payment process. While it is common for the payment process to be completed in 60 days or less, it is not uncommon for the physical therapy clinic to receive payment as long as six months after the treatment date.