



Our Insurance Policy

- **KSR Performance Physical Therapy is an out-of-network provider for a lot of insurance plans.**
 - We will provide you with the information necessary to submit your claim to your insurance company for reimbursement.
- **Why is this?**
 - The answer is quite simple-we would not be able to provide the high level of care and individualized treatment that we do at the rates these insurance companies are currently willing to pay for physical therapy treatment.
- **Why is this better for our patients?**
 - Therapists at clinics that accept these insurance rates are required to see 3-4 patients/hour and usually spend an average 15 minutes on one on one time with each patient while aides & technicians assist in exercise performance/completion.
 - At KSR PT you spend an entire hour with your therapist, so that you will heal faster and require fewer visits to do so.
- **How can this save you money?**
 - If your current co-pay for PT is \$40, and you are seeing your therapist 3x/week that works out to \$120/week for approximately 45 min of one-on-one care from your therapist. Depending on their condition, the average patient stays in therapy for 6-8 weeks, which works out to a total cost of \$720-\$960.
 - If the same patient was attending KSR Performance PT at a cost of \$120/visit for a complete hour with the therapist, on average they would only require 1-2 visits/week x 3 weeks. This means their total cost would be \$360-\$720
 - These cost savings are magnified if:
 - Your insurance co-pay for PT (usually amount listed under “specialist co-pay”) is higher than \$40
 - You have a high deductible on your insurance plan
 - Your insurance company has denied further PT for your condition
 - You have used all your allotted visits for the year.