

Motor Vehicle Accidents

If you are involved in a motor vehicle accident caused by another vehicle, it is considered a third party liability and the insurance company will not pay Affiliated Physical Therapy, LLC (APT) directly. APT will request a letter of protection. A letter of protection is a document that we receive from your attorney, stating that he/she will protect our interests at the time of settlement. Your attorney will need your authorization to give us this letter so he/she can pay us out of the settlement proceeds. Litigated accounts may take an extended period of time to get settled. Your attorney may refuse to issue us a letter of protection. Until or if we do not receive a letter of protection from your attorney, we will ask you to make a \$40 payment per treatment session due at the time of your appointment. This is our current private pay rate per treatment session. If we do not receive a letter of protection from your attorney, \$40 payments per session are due until the case has settled or the account has been paid in full. When APT receives payment in full, you will be refunded the amount that has been paid out of pocket.

APT will make all possible attempts to get your account paid in full, and leave you with minimal out-of-pocket expense. It is to your benefit to supply us with all the necessary information and updates as it is supplied to you in attempts to avoid future problems and to quicken the process.

How is it decided which insurance company is billed first?

It depends on whether you have *Medical Pay* (Med-Pay) coverage on your auto insurance, and what your health insurance coverage benefits are. In most instances, medical coverage on your auto policy has a limited amount of money to pay out and once that is exhausted we may be able to bill your health insurance for the difference.

If your health insurance has restrictions such as calendar year maximums, limitations on the visits, etc., you may choose your auto insurance to be primary so that your health insurance is available for other/future injuries. Also, most health insurance plans will have you complete multiple forms, accident details etc., so it may be easier to use your auto insurance. If you would like your private health insurance billed, in most cases, we must bill the auto insurance first and get payment or denial before billing your private health insurance.

We will bill you on a monthly basis to make you aware of the status of your account. Although we render billing service as a courtesy, you are still responsible for any outstanding charges. If we have a letter of protection on file from your attorney, we will send monthly statements to your attorney.

I understand that if insurance benefits are maxed, or the proceeds from my settlement do not cover all medical expenses, I will be responsible for the balance due. If at any time during the course of my treatment the insurance information changes, I will inform the APT office staff.

Insurance company name, address & phone no:

Claim no:

Insurance Adjuster:

Signature: _____ Date: _____

Witness: _____ Date: _____