



Cash Based Physical Therapy Model

vs.

Standard Insurance Physical Therapy Model

Example:

Amount for one session of skilled therapy services:	\$175
Co-Pay (not counted toward deductible):	\$25
Deductible (must be covered by patient before insurance's kicks in):	\$1000
Co-Insurance (percentage patient must pay after deductible is met):	20%

Physical Therapy services can be expensive. The above scenario is an example of what a session of Physical Therapy would cost when billed to an insurance company. If a session of Physical Therapy cost \$175 with a co-pay of \$25 the patient would be responsible for \$200 of each session until a deductible of \$1000 is met (co-pays do not count toward your deductible). After the \$1000 deductible is met the patient would be responsible for 20% of the billed service (in this case \$175) totaling \$60 (including the \$25 co-pay)

Comparison of 8 Physical Therapy sessions between standard PT clinics vs. Resilience Physical Therapy (cash based)

Standard Physical Therapy Clinic (Insurance model)		Resilience Physical Therapy (Cash model)	
Session 1	\$200	Session 1	\$120
Session 2	\$200	Session 2	\$100
Session 3	\$200	Session 3	\$100
Session 4	\$200	Session 4	\$100
Session 5	\$200	Session 5	\$100
DEDUCTIBLE at \$875 (co-pays not included)		NO DEDUCTIBLE	
Session 6	\$160	Session 6	\$100
Session 7	\$60	Session 7	\$100
Session 8	\$60	Session 8	\$100



It is also important to consider other aspects of treatment:

- How much time do you get with your physical therapist?
- How many sessions do I need?
- How long is this going to take?

Additional elements to consider when choosing your model of treatment:

	Standard Physical Therapy Clinic (Insurance Model)	Resilience Physical Therapy (Cash Model)
Average patient/therapist 1 on 1 time:	15-20 minutes/session	60 minutes/session
Average # weekly visits:	2-3 x weekly	1-2 x weekly
Average # of weeks:	6-8 x weekly	4-6 weeks

Side by side differences between the two models:

	Standard (8 visit)	Cash (8 visit)	Difference
Total Cost	\$1280	\$460	\$635
1 on 1 time with therapist	2-3 hours	8 hours	5-6 hours
Total Sessions	18-24 sessions	8-12 sessions	10-12 sessions

In addition you DO NOT need a Physician Referral to be seen for the first 30 days of your treatment!

The differences clearly speak for themselves:

- Less expensive
- Increased 1 on 1 time with a Physical Therapist
- Less sessions/weeks required to return to prior activity level
- No Physician Referral required for the first 30 days