

# OUT OF NETWORK VS. IN-NETWORK COMPARISON

Benefit Type	Cash PT / Without Insurance	Insurance-Based
No Referral Needed*	<ul style="list-style-type: none"> <li>• No physician referral is required to start Physical Therapy</li> <li>• *After 45 days (or 12 visits, whichever sooner) you will need to obtain a doctor's referral for continued physical therapy.</li> </ul>	<ul style="list-style-type: none"> <li>• Waiting for a doctor referral can delay treatment, sometimes for weeks or months.</li> <li>• Typically, a deductible is usually met before insurance pays for treatment.</li> </ul>
Quality of Care	<ul style="list-style-type: none"> <li>• Therapist sees 5-6 patients maximum per day.</li> <li>• Therapist has the time and energy to provide the highest quality of care.</li> </ul>	<ul style="list-style-type: none"> <li>• Therapist sees between 10-18 patients per day.</li> <li>• Insurance paperwork and supervision of staff limits focus on the quality of your treatment.</li> </ul>
One-on-One Treatment	<ul style="list-style-type: none"> <li>• Always 1:1 with your Doctor of Physical Therapy</li> </ul>	<ul style="list-style-type: none"> <li>• Insurance-based offices need to schedule more than 1 patient per hour to be profitable.</li> <li>• You may see a PT assistant, or PT aide</li> </ul>
Total Visit Limits	<ul style="list-style-type: none"> <li>• You are free to come as long as there is availability.</li> </ul>	<ul style="list-style-type: none"> <li>• Insurance only covers 6-12 visits of physical therapy before needing to return for re-evaluation.</li> <li>• There can be a lapse in care while you wait for authorization.</li> </ul>
Proactive Care	<ul style="list-style-type: none"> <li>• Wellness and proactive treatments provided to health-conscious clients that value preventative care.</li> </ul>	<ul style="list-style-type: none"> <li>• Insurance only covers treatment when something goes wrong, or you get injured.</li> </ul>