



Vighetti & Associates

SPORTS PHYSICAL THERAPY

Cash Based Physical Therapy Model

vs.

Standard Insurance Physical Therapy Model

It's difficult to imagine how paying for Physical Therapy services out of pocket is actually more cost efficient than the standard insurance based model. To illustrate this point, please refer to the scenario below.

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. Vighetti & Associates Sports Physical Therapy

Standard Physical Therapy Clinic (Insurance model)		Vighetti & Assoc Sports Physical Therapy (Cash model)	
Session 1	\$200	Session 1	\$120
Session 2	\$200	Session 2	\$75
Session 3	\$200	Session 3	\$75
Session 4	\$200	Session 4	\$75
Session 5	\$200	Session 5	\$75
DEDUCTIBLE at \$875 (co-pays not included)		NO DEDUCTIBLE	
Session 6	\$160	Session 6	\$75
Session 7	\$60	Session 7	\$75
Session 8	\$60	Session 8	\$75



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Aside from the drastic cost differences, it's 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)	Vighetti & Associates Sports 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	\$645	\$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 Certified Manual Physical Therapist
- Less sessions/weeks required to return to prior activity level
- No Physician Referral required for the first 30 days

Still not convinced? Vighetti and Associates will provide you with a Physical Therapy receipt that you may submit to your insurance company for reimbursement upon your request.

Schedule your appointment with a Vighetti & Associates Physical Therapist at 904-516-8121 or info@vighettipt.com today!