



IMPORTANT: Your in-office Payment Is an Estimate Your Final Balance Is Determined After Insurance Processes

Estimate: The amount collected at the time of service is an estimate based on available insurance information and is **not guaranteed**. Your final balance will be determined after your insurance processes the claim.

Understanding Your Financial Responsibility

- Jag Physical Therapy accepts your insurance.
- The amount collected at your office visit is an **estimate** based on your current benefit policy.
- Your insurance will determine your final balance after your claim is processed.
- You may still owe additional costs, including:

✓ Deductible ✓ Copayment ✓ Coinsurance ✓ Out of Pocket

SECONDARY INSURANCE DOES NOT GUARENTEE FULL COVERAGE

Some plans do **NOT** cover deductibles or copayments; it is up to you to understand your secondary benefits.

FREQUENTLY ASKED QUESTIONS:

Q: Why do I have a balance if I have secondary insurance?

A: Secondary insurance doesn't always cover the full remaining balance after your primary insurance pays, so you may still owe a portion.

Q: Does my secondary plan cover my Medicare coinsurance and deductibles?

A: Some plans cover part or all of these costs, but coverage varies, so you may still have a balance.

Important for Medicare & Medicaid Patients

If you have Medicaid secondary, QMB status, or a Dual Plan, please inform the front desk at check in. This will ensure your coverage is reviewed correctly and prevents potential billing errors.

Providing complete insurance information at check-in helps us ensure accurate billing and avoid delays.

Thank you for choosing **JAG Physical Therapy**. We truly value you as a patient and appreciate the opportunity to be a part of your care.

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