ROCKY MOUNTAIN PHYSICAL THERAPY

NEWSLETTER



PHYSICAL THERAPY:
A COST-EFFECTIVE SOLUTION FOR YOUR PAIN

Navigating healthcare is no easy feat. Insurance complicates matters, meaning you have to research provider networks and other requirements. It's often unclear what insurance covers and what it doesn't, so you may wind up with an unexpected bill three months after your appointment. And that's not even getting into the issue of medication access!

We get it. In fact, we're just as frustrated as you are by the complexities of insurance companies. That's why we want to make sure you know just how effective physical therapy can be at helping you reduce costs, particularly when it comes to pain management.

Consider the typical journey many people experience when trying to address pain:

- You injure yourself and make an appointment with your primary care physician, as your insurance requires referrals to see a specialist.
- They refer you to a specialist — who can't see you for a month. In the meantime, you're still suffering.
- The specialist prescribes expensive medication and suggests you may need surgery to repair the problem if it isn't resolved.
- You're still in pain!

At Rocky Mountain Physical Therapy, we want to help you cut through the mess so you can feel better fast. If you're struggling with musculoskeletal pain, you can skip most, if not all, of these steps by scheduling an appointment at our clinic first.

Furthermore, physical therapy is a cost-effective treatment option, so we can also help you save money in the long term.

Visit Us Online www.rockymtnpt.com or Call Today!

Five Reasons Why Physical Therapy Can Save You Money

1. **We take the time to evaluate.** Most physicians only spend a few moments on your examination. We'll spend between 30 and 60 minutes assessing your strength, mobility, balance, and more, ensuring we have a complete picture of your condition to provide optimal treatment.
2. **We aim to treat the cause of your pain.** Those in-depth assessments we love have another benefit: they help us know how to treat the cause of your pain rather than merely masking symptoms. We'll pinpoint why you're hurting so you can resolve the problem entirely — saving money in the long run.
3. **We offer preventative techniques.** Many musculoskeletal injuries develop over time due to repetitive motions, awkward postures, or a sedentary lifestyle. If you don't address those background causes, you'll likely injure yourself again. In addition to resolving a current injury, we'll provide personalized techniques for preventing new ones.
4. **We can help you avoid drug medications.** Even setting aside potential side effects, pharmaceuticals are expensive! We offer drug-free pain management techniques such as manual therapy and therapeutic exercise that can provide both immediate and long-term relief.
5. **We can help you avoid surgery.** Orthopedic surgery is expensive and scary. And while there are situations where it's unavoidable, many others are not. In fact, physical therapy is a frontline treatment for conditions like arthritis, carpal tunnel syndrome, and mild to moderate soft tissue injuries.

Physical Therapy and Health Insurance

There's no denying physical therapy offers a wealth of benefits for those looking to save money. Unfortunately, health insurance adds another layer of complication. Insurance is generally complicated, and it doesn't help that everyone's plan is different.

Here are some common questions people have about physical therapy and health insurance. If yours isn't answered, give us a call!

Do I need a doctor's referral to access physical therapy?

It depends on your provider. You'll need to check your documentation to know for sure. You can also skip the process by utilizing our cash-based services.

What are cash-based services?

Physical therapy services in which you pay cash without using health insurance. For many patients, cash-based physical therapy saves money in the long term, as we can provide more in-depth care and are not bound by insurance restrictions.



But you do take insurance if I need it, right?

Of course! You can see a complete list of providers on our website. Our staff is also happy to guide you on maximizing your health insurance based on your visit limits and a yearly deductible.

Don't Let Healthcare Costs Get You Down

The team at Rocky Mountain Physical Therapy wants to help you live a healthy, active lifestyle — no matter your budget. Call us today to learn more about what we can do for you.

Sources: https://www.apta.org/news/2017/07/26/study-says-cost-savings-of-physical-therapy-for-lbp-are-significant; https://pubmed.ncbi.nlm.nih.gov/33245117/

ROCKY MOUNTAIN PHYSICAL THERAPY

BROOMFIELD
16677 Lowell Blvd, Unit 101
Broomfield, CO 80023
Phone: (720) 637-1131

CENTRAL FORT COLLINS
1307 E. Prospect Rd. Suite 120
Fort Collins, CO 80525
Phone: (970) 660-6766

GREELEY
6200 W. 9th St. Unit 5
Greeley, CO 80634
Phone: (970) 436-4617

JOHNSTOWN
111 S. West First St. Unit A
Johnstown, CO 80534
Phone: (970) 510-8261

LOVELAND
289 E. 29th St.
Loveland, CO 80538
Phone: (970) 436-4496

SOUTH FORT COLLINS
2121 E. Harmony Rd.
Building A1, Suite 310
Fort Collins, CO 80528
Phone: (970) 510-8262

THORNTON
9195 Grant St., Suite 100
Thornton, CO 80229
Phone: (720) 637-1167

WINDSOR
1159 Main St. Suite A
Windsor, CO 80550
Phone: (970) 579-7689

GREELEY (PEDIATRIC)
1931 65th Avenue, Suite C
Greeley, CO 80634
Phone: (970) 510-8275

WINDSOR (PEDIATRIC)
4650 Royal Vista Cir., Ste. 100
Windsor, CO 80528
Phone: (970) 510-8212

Visit Us Online www.rockymtnpt.com or Call Today!

PATIENT SUCCESS STORY

For the last three years I have struggled with low back pain and sciatica. I was no longer able to do the classes I enjoyed like Body Pump or take long hikes in Rocky Mountain Park. In fact, standing for more than ten or fifteen minutes was almost impossible. About a year ago I started working with the wonderful therapists at RMPT. They put together a program for me that included specific exercises, manipulations, and dry needling. I am especially grateful to Rachel, Derrick, and Richard for their kindness and expertise in helping me to recover, and giving me the tools to stay well. I am back to doing all the things I enjoy! I am also grateful to Club Loveland for having RMPT on site as it makes it easy and convenient to get treatment. RMPT has made a huge difference in my quality of life! — Kathy W.

FREE PAIN CONSULTATION

ROCKY MOUNTAIN PHYSICAL THERAPY

CALL A CLINIC NEAREST YOU TO SCHEDULE TODAY!

Spots are limited, call today!

Call to schedule. **Expires 05-23-24**

WE WANT TO HEAR YOUR SUCCESS STORY!

Click below to tell your PT story and leave your review. We look forward to hearing from you!



REVIEWS

rockymtnpt.com



INSURANCE TERMS EXPLAINED: A QUICK PRIMER

One thing we do at Rocky Mountain Physical Therapy is help you make the most of your health insurance plan. We know how confusing they can be and want to ensure you get the care you need (for as little money as possible).

We've found that many people struggle with common insurance terminology, so here's a quick primer:

- **Copay:** Also known as a copayment, this refers to the amount of money you may have to pay before receiving a medical service (such as seeing a physician).
- **Deductible:** A deductible is a fixed amount of money you'll need to pay out of pocket before insurance will cover your medical expenses. It generally resets each year.
- **Coinsurance:** Coinsurance refers to the cost you split between your insurance provider, often after you've met your deductible.

What These Terms Mean in Practice

Mary's insurance plan has a deductible of $1500, 80/20 coinsurance, and a doctor's copay of $10.

- Any time Mary visits her doctor, regardless of whether or not her deductible has been met, she pays $10.
- However, she has to pay for other services 100% out-of-pocket until the costs accrue to $1500.
- At that point, any additional services are split between Mary and her insurance: she pays 20% of costs, and they pay 80%.
- When the new year rolls over, Mary's deductible resets.

We know it can be confusing. If you have any questions about how your insurance impacts your access to physical therapy, we're here to help!

ROCKY MOUNTAIN PHYSICAL THERAPY

Request Appointment