

# INSURANCE AND FINANCIAL INFORMATION

## WHAT YOU NEED TO KNOW

### DO I NEED A REFERRAL?

North Carolina is a Direct Access state. This means you do not need to have a referral to come to Physical Therapy. However, if you have Medicare or Cigna Connect as your insurance they do require a referral from a Physician.

### WHAT PLANS ARE YOU IN NETWORK WITH?

We are in network with most major insurance companies such as; Blue Cross Blue Shield, Cigna, Aetna, Medicare, United Health Care, TriWest/VA, Tricare and The Empire Plan.

### WHAT PLANS ARE OUT OF NETWORK?

Blue Cross Blue Shield Local / Value  
Aetna Duke/Select  
Medcost  
Aetna Medicare Prime (HMO)

### WHAT WILL MY INSURANCE COVER?

Insurance companies will offer two types of plans. A copay plan where you will pay a flat rate each time you come in for treatment or a coinsurance/deductible plan where you pay a portion based on where you are at with your deductible based on time of service. We recommend you contact your insurance to find out your individual coverage plan.

### WHAT IF I DO NOT HAVE INSURANCE?

We offer a self pay rate of \$75 that is collected at each appointment, similar to how a copay plan would work.

Still have questions? [excelptapex@gmail.com](mailto:excelptapex@gmail.com)