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Heidi B. Gans
Physical Therapy

Billing Options

If we bill insurance

- You will need a current MD referral for PT with an appropriate diagnosis
- You will need to know what your deductible is and how many PT visits you are covered per calendar year
- You will need to know what your copay is, and be prepared to pay that amount at each PT session.
- You will need to update your MD referral every 8-10 visits
- I will bill your insurance a maximum of 16 visits for any given diagnosis. At that time, I am happy to continue working with you, but payment will be due at time of service.
- You will be responsible for paying your portion of sessions in a timely way. There will be a 1% interest charge for all balances more than 60 days overdue.

If you pay for sessions directly at time of service

- You will receive a 20% discount off the normal cost of a session
- We will have greater flexibility and creativity in addressing changing issues and needs
- No MD referral will be needed and no session limit will apply