

Insurance FAQ's

What Does Out of Network Mean?

As an Out of Network Provider to most insurance plans, Inner Strength Physical Therapy and Wellness takes full payment at the time of service instead of billing your insurance. We are not in contact with most insurance companies so we can afford to provide individual one on one care that is personalized to every patient at a fair price. This keeps you and your therapist in control of your plan, not your insurance company. If you are a Medicare or Tricare client, please request further details, as we do have a relationship with these entities.

What if I have Out of Network Coverage?

Some Insurance Companies provide partial reimbursement to patients seeing an out of network provider. We do not guarantee reimbursement, nor do we submit insurance claims on your behalf. Inner Strength Physical Therapy and Wellness will provide you with a medical receipt to submit to your insurance after each visit if you choose to do so.

Do I need a referral from my doctor?

Michigan no longer requires a Physician referral to see a Physical Therapist. Many insurances DO require a script for submission of reimbursement. We recommend you call your insurance company prior to making an appointment if you plan to submit for reimbursement or utilize these services as part of your deductible.

What Methods of Payment Do you Accept?

Inner Strength Physical Therapy and Wellness accepts cash, check and most major credit cards.

Can I use my Health Savings Account or Flexible Spending Account?

Yes, you may use HSA and FSA cards to pay for services at Inner Strength Physical Therapy and Wellness. We will provide you with a medical receipt for your records.