



Insurance and Payment Options

We would like to make your treatment payment options as clear as possible to you. Here is a breakdown of some need to know information before you start your treatment at Montclair Physical Therapy, Inc.

Insurance We Accept

Montclair Physical Therapy, Inc. is contracted with most major Preferred Provider Organizations (PPOs) in California. We are also contracted with certain Medicare, HMO, and most workers compensation plans. There are a huge variety of service combinations amongst insurances so if you are unsure, please call our front desk or your insurance provider to find out if our facility is within your network. If you do happen to be out of our network, there are other options available to you.

Responsible by the client

A deductible is a set amount that will need to be covered by you, before you are covered by your insurance plan. The amount of your deductible varies by plan, some plans do not have a deductible.

A Copay is a fee set by your insurance company due at time of service. Your copay changes with the type of service you are receiving. You may not have the same copay for a MD visit, physical therapy visit, or a visit to a specialist for example.

A Co-insurance is similar to a copay, however a co-insurance is a percentage of the treatment cost that is responsible to you. For example you may have an 80/20 plan, in this instance your insurance company will pay 80% of the treatment, while you are responsible for the remaining 20%.

Other Payment Options

If you do not have insurance coverage, you can self-pay for your care at the following rates (subject to change without notice):

Initial Physical Therapy Evaluation: \$150

Follow-up visit: \$95

We hope this has helped you understand health insurance a bit better. If we can answer any questions for you, please call Montclair Physical Therapy, Inc. at (510)339-2116 and speak with one of our Medical Administrative Assistants. You can also ask us general questions using our online contact page. We look forward to helping you be your best!