

# NEWSLETTER



**ARE YOU IN PAIN  
AND FRUSTRATED  
WITH THE SYSTEM?**

**PHYSICAL THERAPY CAN BE  
A COST-EFFECTIVE  
SOLUTION FOR  
YOUR PAIN!**

Cary  
919-851-0711

Fuquay-Varina  
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Zebulon  
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**ARE YOU IN PAIN AND FRUSTRATED WITH THE SYSTEM?**

**PHYSICAL THERAPY CAN BE 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 Hands On 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.

Want more information? Our friendly staff will be happy to walk you through it!

## **FIVE WAYS 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.

*Continued inside.*

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[www.hopt-wellness.com](http://www.hopt-wellness.com)

**YOU DO NOT NEED A DOCTOR'S PRESCRIPTION TO SEEK PHYSICAL THERAPY  
IN THE STATE OF NORTH CAROLINA YOU HAVE DIRECT ACCESS TO PHYSICAL THERAPY**

# A COST-EFFECTIVE SOLUTION FOR YOUR PAIN



*Continued from previous page.*

**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 your questions aren'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 Hands On 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/>

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## NEED PHYSICAL THERAPY BUT YOUR BALANCE ISN'T WHAT IT USED TO BE?

### AQUATIC THERAPY MAY BE JUST WHAT YOU NEED!

Improving balance and stability is a common goal of aquatic therapy. Immersing a person in water reduces the force of their body weight on their joints. Depending on the circumstances, aquatic therapy can eliminate between 20% and 100% of a person's body weight.

**Contact Hands On Physical Therapy today to see if aquatic therapy is right for you.**

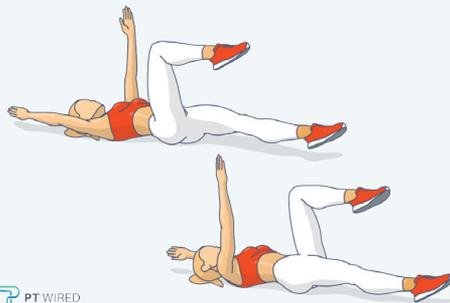


## EXERCISE OF THE MONTH

This exercise helps strengthen your core.

### DEAD BUG

Lie down on your back with your arms by your sides, your knees bent to 90-degrees, and your feet on the floor. Raise one arm up straight and one knee up towards the ceiling at the same time. Your arm should stay straight and be pointing straight up at the top and your knee should be at 90-degrees and be pointing straight up at the top.



PT WIRED

Always consult your physical therapist or physician before starting exercises you are unsure of doing.

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## INSURANCE TERMS EXPLAINED

### *A Quick Primer*

One thing we do at Hands On 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!**

### DO YOU HAVE A SPORTS INJURY?

If you have recently sustained a painful sports injury, stop trying to deal with it alone at home. Doing it will only go so far! **Contact Hands On Physical Therapy today to get back in the game!**

**ARE YOU LOOKING TO IMPROVE YOUR SPORTS PERFORMANCE, GET STRONGER, FASTER, AND HEALTHIER?**

**If so, Hands On Physical Therapy can help you reach your goals!**

**CALL TODAY!**



***"They listen to your concerns and questions while working with you."***

**PATIENT  
SUCCESS  
SPOTLIGHT**

"Hands On Physical Therapy of Cary offers a welcoming environment. The therapists and receptionist are kind, friendly, and very personable while maintaining their professionalism. They listen to your concerns and questions while working with you. They also have a therapy pool for patients and provide exercises to do at home. I highly recommend them." —**Nury A.**

**You too can get results like this. Contact Hands On Physical Therapy today and find out how PT can get you back to the activities you enjoy! Call today for your appointment.**

**We want to hear your Success Story. Scan the QR code and leave us a review.**



*Thank you!*

**[www.hopt-wellness.com](http://www.hopt-wellness.com)**

### COUPON CORNER!

**FREE PAIN CONSULTATION**

**HO Hands On  
PT Physical Therapy**

**WE OFFER 3 CONVENIENT  
LOCATIONS**

**CALL TO SCHEDULE TODAY!**

Spots are limited so call today!

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**Call to schedule. Expires 7/15/2024**