

## REIMBURSEMENT MODELS

### Per Encounter Fee (Employee)

This is a 100% cash-based model. This model benefits employers who wish to offer this service to their employees but they do not wish to take on the financial risks of this service. This is an introductory model to identify need/utilization of the services and to keep employees accountable for using services on an as needed basis. With this model, the employees can be provided a "superbill" (pictured right), that is an itemized receipt of services that can be submitted to their insurance companies for partial or full reimbursement.

### Per Encounter Fee (Employer)

This is also a cash-based model. This model provides the employer with a discounted rate to provide services to their employees. Employers are charged based on utilization of services. This can be desirable for employers who are happy to offer these services to their employees, but are unsure if the services will be well received and utilized. Therefore, there are no annual commitments. Since this is free to the employee, the pitfall of this model is that employees may overutilize this service. This model also requires On-Site PT to negotiate a rate that considers travel and opportunity costs of submaximal utilization. Simply put, if employees do not utilize the service, On-Site is not compensated.

### Base Rate (Employer) + Per Encounter Fee (Employee)

This model is a hybrid of the above mentioned models. This model consists of a negotiated base rate which the employer agrees to reimbursement On-Site PT per unit of service. However, because this model utilizes an employee copay, this in turn keeps the employee accountable for only using the services as needed. This is the most desirable model for a company who wants to offer our services to their employees, but they are unsure to what extent services will be utilized, and they do not want their employees abusing the privilege. This also reduces financial risk to the employer because there are no long-term commitments.

### Capitation Payment (Employer)

This payment model describes a negotiated rate between the employer and On-Site PT where an annual fee is established to cover the entirety of employees within the company. The payment is dispersed over a designated amount of time (e.g. biweekly, monthly, quarterly). This model is desirable for companies who offer employee benefit packages and wish to incorporate On-Site PT services into their benefits program. Employers interested in this model have recognized a need to provide aid to their injured employees. This model tends to be the lowest cost per unit of service and can lead to high utilization. This will require On-Site PT to maintain the necessary resources (staffing and vehicles) to cover the needs of all employees at that location over the course of the year. Alternatively, On-Site PT will need to set expectations regarding how many patients can be seen in a given time frame. These benchmarks will need to be realistic and specified within the contract.

### Insurance Coverage (Employee)

This is the standard payment model for physical therapy services and will allow On-Site PT to bill insurance companies for services provided to their members. This is an alternative to the cash-based model and will be utilized when employers allow On-Site PT to treat their employees, but do not wish to pay the services rendered to them. In addition, On-Site PT will need to determine that the cash-based model does not work at this particular location. In general, this payment model will be avoided because insurance companies require therapists to demonstrate "progress" toward recovery, therefore preventing On-Site PT from providing services that may be deemed "maintenance" or "wellness" treatments. In addition, On-Site PT will not be fully equipped for providing traditional PT services such as exercises that require substantial space or equipment or to perform.

## SUPERBILL

### Payment Receipt

INVOICE NUMBER      DATE OF ISSUE  
00001                      07/24/2019

Patient:  
Jane Doe  
Street address  
City, State Country  
ZIP Code

Contact:  
Raleigh, NC, 27613  
1-800-ONSITE  
staff@onsitePT.com  
onsitePT.com

DESCRIPTION	Procedure	UNIT COST	QTY/HR RATE	AMOUNT
Manual Therapy	97140	\$20	2	\$40
Therapeutic Exercise	97110	\$20	1	\$20
Ice/Electrical Stimulation	97014	\$20	1	\$20
Additional Items		\$0	1	\$0

INVOICE TOTAL

**\$80**

**SUBTOTAL**    \$80  
**DISCOUNT**    \$0  
**(TAX RATE)**    0%  
**TAX**            \$0  
**TOTAL**            \$80

Chris Adamson PT, DPT, ATC, CSCS  
Raleigh, NC, 27613  
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Provider Signature:



#### TERMS

This patient has paid in full for the service provided and On-Site Physical Therapy is NOT an insurance provider for this claim. **PLEASE PROVIDE ANY PAYMENT DIRECTLY TO THE PATIENT**