

Is your Medicare Plan in-network with Valley Roots Physical Therapy (VRPT)?

VRPT is in-network with Medicare Part B but not Medicare Advantage. Check below to determine if your insurance coverage is in-network or if you will need to private pay at the time of service. VRPT offers Superbills which some insurances allow you to submit for reimbursement if you are a private pay patient.

Medicare Part B + Supplemental Insurance:

What is Medicare:

- Part of **Original Medicare** (alongside Part A).
- Managed by the **federal government**.

What is Supplemental Insurance:

- A secondary insurance to Original Medicare to cover the “gaps”
- Helps pay **out-of-pocket costs** not covered by Medicare (like coinsurance, and copays).
- This is managed by commercial insurance companies.

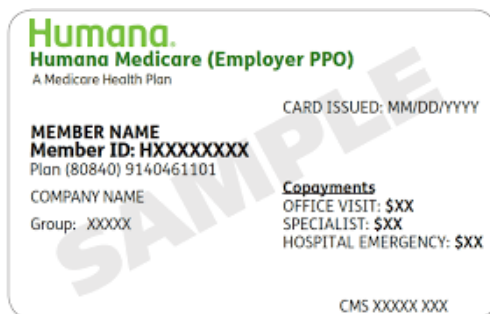


Ex:

Medicare Advantage, also known as a Medicare Replacement Plan:

What it is:

- An **all-in-one alternative** to Original Medicare.
- Run by **private insurance companies** approved by Medicare.
- May have **network restrictions** (like HMO/PPO).
- **Valley Roots Physical Therapy is not in-network with any Medicare Advantage Plan**



Please review your insurance cards to make sure you have an understanding of your benefits. If you have questions please call your insurance company to verify coverage.