

Patient Info

Rates & Insurance

The BodyFit Physical Therapy Difference

Our current medical environment is quick to tell us that we are broken and can only be fixed by pills, shots or surgery. BodyFit Physical Therapy is here to show you that there is another way. Your body has the amazing ability to heal itself, to adapt and to survive in any environment. We just need to get out of our own way.

The path back to our healthiest self is not through canned approaches and outdated methods, such as ice packs, therabands, and stationary bikes. This one-dimensional strategy is rampant in traditional, in-network, third-party-pay physical therapy practices – you’ll soon see our tactics are delightfully different!

BodyFit Physical Therapy is a private-pay (cash-based) rehab and performance center. Before you click-off the site from the thought of not using your insurance, let’s shed some light on what cash-based physical therapy is and how this method will likely save you **time, money and resources**, while also helping you achieve your desired results.

Please keep reading...

Break Down: Cash-Based Model Defined

- BodyFit Physical Therapy chooses (emphasis on this being an intentional decision) a **cash-based model** for our practice. In a cash-based treatment model, your therapist enters into an agreement with you to provide physical therapy services in a manner that both parties have decided upon (AKA: FULL TRANSPARENCY with no surprise bills 3 months in) to help you reach your treatment goals most efficiently.
- You will pay at the time of service. This model allows us to focus on providing direct, one-on-one care, while keeping administrative costs low. You may pay for services using actual cash, a check, a credit/debit card, or with your HSA.
- In some instances, you may also personally file for reimbursement from your insurance company to curb your out-of-pocket expense. We can help you both determine what your out-of-network benefits will likely reimburse you for and we can help you file to obtain reimbursement. Most insurance companies, with the exception of Medicare, Medicaid and some HMOs, will provide reimbursement for services received “out of network”. Most insurance companies reimburse 60-80% (unless you have a high deductible -which in that case you will pay out of pocket for both **in-network and out-of-network providers**. No worries... We can help you with this process.

- Cash-based does not mean our team is short on the education, qualifications and accreditations necessary to provide you with best-in-class medical care. In fact we are more savvy and experienced to know that the 15 minutes with our patients per visit that in-network providers provide is just not enough to treat you with the best and most efficient care.
- We blend unique backgrounds in strength, conditioning, and human performance to go well beyond rehab and help you live your happiest, healthiest life.

Why Cash Based? Benefits by the Numbers

- We are not big on limitations – neither are you, which is why you’re here. In my 30+ years of experience, third-party payers pressuring for immediate diagnoses, insisting on confining treatments, and interfering with the therapy we want to provide, often hurts the patient’s progress and hinders our ability to reach his or her goals.
- Furthermore, (...can we get a drum roll, please?), out-of-pocket expenses over the course of physical therapy will often be less expensive for patients like you with a cash-based model than through traditional physical therapy practice.

Why Could Cash-Based Physical Therapy Actually Cost You Less?

- Let’s compare the same path to recovery for two 35-year-old men recovering from a torn rotator cuff. Mike chooses to go the private-pay route with BodyFit Physical Therapy, while Tim sticks with the traditional in-network/third-party reimbursement track.
- Before we dive into the breakdown, we will assume one crucial thing: both Iron Mike and Tiny Tim have **met their annual deductible** and have chosen conservative care (therapy) over surgery...so Tim qualifies for reimbursement from his insurance, which typically looks like **20% out-of-pocket or \$30 co-pays per session.**
- If we take the “standard” protocol in an insurance-based model for a torn rotator cuff in a healthy individual (25-35), the patient will typically need 4-6 months of rehab requiring passive and active PT (~2x per week) according to the US National Library of Medicine.

- In our model we typically see the patient 1x a week and give them an extensive home program so he or she can begin working on this stuff at home. We also see our patient on average 6-10x during a plan of care and quickly go from rehabilitation to working on performance and prevention.

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FIRST APPOINTMENT		Mike	Tim
Cost/Investment		\$195 for an initial evaluation (cost varies based on packages and some insurance reimburses full or % of each session)	\$30 co-pay for an initial evaluation-If Tim has a deductible he may pay \$300-400 per session until the deductible is met.
Time/Resources Required		1 hour for session	1 hour for session
Experience & Progress		Full hour with a licensed PT; personalized attention, 1:1 care	15 minutes with a licensed PT; The same physical therapist is seeing anywhere from 2 to 4 patients in the same hour.
Stressors & Subjective		The BodyFit therapist listened to his whole story and asked meaningful questions to address not only the injury but multiple things that have been bothering him. From the get-go, Mike was given strategies to stay active and was relieved to hear that he could continue working out after the injury healed. Nothing was off the table forever.	After a brief conversation with his PT, Tim was given print-outs and put on a bike with 3 other patients to pedal for the remainder of the evaluation time. Was given arbitrary exercises that were redundant and not driving progress.
First 30 DAYS		Mike	Tim
Cost / Investment		Initial Eval + 1 full session = \$390	Initial Eval + 3 follow up visits @ \$30/ea = \$90; or \$1200 out-of-pocket to meet deductible.
Time/Resources Required		2 hours of PT with 40 min of transit time (10 min drive time to and from office)	4 hours of PT with 1.3 hours of transit time (10 min drive time to and from office)
Experience & Progress		Full hour with a licensed PT; personalized attention, 1:1 care to include hands-on therapy to immediately relieve painful muscle tension.	15 minutes with a licensed PT; 45 min of supervised banded stretching and stationary biking among 4 other patients.
Stressors & Subjective		Just a few weeks in and Mike is feeling stronger and more mobile. He understands the approach to his therapy plan and is seeing a light at the end of the recovery tunnel. Already his PT is talking about how to safely get him back in the gym	Despite regular visits, Tim is doing the same prescribed exercises he was given initially. He's starting to feel anxious about a long road of recovery ahead without feeling confident about how the PT team is going to get him there.
6 MONTHS		Mike	Tim
Cost/Investment		Initial Eval + 5 follow up visits = \$1080	Initial Eval + 23 follow up visits @ \$30/ea = \$720
Time/Resources Required		6 hours of PT with 2.6 hours of transit time	24 hours of PT + 8 hours of transit time

Experience & Progress	1:1 with licenced PT; closed recovery care plan and pivoted to proactive injury prevention	15 min with a licensed PT per session - remaining time doing similar circuit of stationary bike and band stretches.
Stressors & Subjective	Mike wrapped up regular PT sessions with BodyFit early in his 5th post-op month and is back in the swing of his active lifestyle. Not only has he made a full recovery, but BodyFit also armed him with pre/post workout exercises he can do to make sure he stays mobile and injury-free.	Insurance is done covering sessions so Tim is done with PT unless he wants to pay for the next sessions out of pocket at \$300/ea. Although he is rehabilitated on paper, Tim is a far cry from being back to full mobility ... let alone his peak performance. Last time he spoke with his PT, the recommendation was to abandon CrossFit altogether.

At the end of 6-months, Mike has spent \$360 more out of pocket than his buddy Tim.

Although both men were recovering from similar injuries, Mike invests less than a third of the time (8.6 vs. 32 hours) for a fuller recovery that got him back to the lifestyle he loved sooner. This outcome also doesn't account for the intangibles around **enjoying a dynamic, individualized care plan and relationship built with his BodyFit PT.**

Furthermore, had Tim NOT met his deductible, this care path through traditional PT would have cost him \$1,688 (\$101 for the initial evaluation + 23 sessions at \$69/ea) out of pocket, which would have him spending \$688 more in **less-effective care** than if he had gone through BodyFit.

Which path will you choose to get back to your peak performance?

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BodyFit PT

10 visits at 20 minutes each way = 400 minutes in the car (6 hours and 40 minutes spending going to PT)

Traditional PT

30 visits at 20 minutes each way = 1200 minutes in car (20 hours spending going to PT)

BodyFit PT

100% of the time clients spend 1 hour and are 1 on 1 with a doctor of physical therapy

Traditional PT

10-15 minutes with the physical therapist and 50-45 minutes spend doing exercises on your own or monitored by an unlicensed "tech".

BodyFit PT

BodyFit PT introduces cutting edge rehab techniques to include dry needling, BFR, and manual therapies. Hope you're ready to move because your PT has access to a full strength and conditioning gym and plans to use it. Your sessions focus on overall health, fitness, and performance – 100% on you as the patient with a care plan decided by the physical therapist/patient team. Rehab doesn't stop and is a continuous process to improve your performance and quality of life. Beyond recovery, you have a 1:1 performance PT that will help you avoid unnecessary surgeries, pharmaceuticals, & medical costs.

Traditional PT

Patient spends most of the time on passive modalities (ice, heat, ultrasound, TENS), and weak exercise progression (therabands, bike, no gym equipment). Hoping for innovation? Nope. Because insurance companies do not reimburse for many therapy techniques and it takes 10+ years for a new medical procedure to be reimbursable by insurance, your PT's hands are tied. Essentially, your care is decided by the insurance company- not your physical therapist.

BodyFit PT

You pay upfront or at the end of each session. You know exactly what you are paying for and what that payment includes. Full transparency.

Traditional PT

You may pay a copay or you may have to meet your deductible. You may pay your copay but still get a big bill 3 months later. Surprise, surprise!

BodyFit PT

Our cash-based model is often cheaper with higher deductible plans; especially when you factor in what insurance may or may not reimburse and when you look at the overall cost from longer plans of care. This doesn't even begin to account for the value of preventative care – how much would you pay to avoid surgery, unnecessary MRIs, shots or pills?.

Traditional PT

Have you met your deductible? If so, you could be all right with \$30 copays at each visit...depending on your insurance plan. Or with a high deductible you will be paying \$300-400 a visit until your \$1500

deductible is met for only 10-15 minutes with your therapist each visit, or seeing a different therapist each visit, and spending most of your time with an unlicensed "tech".

BodyFit PT

Let's get to know each other. You enjoy full access to your PT team with email, messaging, phone calls, and next or same day appts. We will always return your call that day or next day. ALWAYS!

Traditional PT

Questions or concerns? You may not get a call back for days and when you do, it's from an admin or answering service – not your PT. Forget about messaging or email access. Want to go straight to the source with an appointment? Fine, but you may have to get on the three-week waiting list.

HOW IMPORTANT IS IT TO YOU TO GETTING BETTER?

ON A SCALE FROM 0-10 RATE...HOW IMPORTANT IS IT TO YOU?

IF YOU RATE THE IMPORTANCE BELOW A 4 OUT OF 10 THEN PERHAPS THE SLOWER, LESS PROGRESSIVE, COOKIE-CUTTER, AND IMPERSONAL IN-NETWORK PHYSICAL THERAPY PROVIDER IS FOR YOU?

WHICH PATH WILL YOU CHOOSE TO GET BACK TO YOUR PEAK PERFORMANCE?

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