

Brostrom Physical Therapy

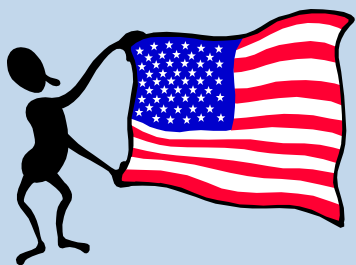
-- Monthly Newsletter --

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Brostrom Physical Therapy would like to thank all active and prior service men and women for preserving our freedom.

Quote of the Month:

"Success is not final, failure is not fatal: it is the courage to continue that counts."

-- Winston Churchill

September 2016

What will PT cost me?

From the desk of: **Brittany Keeney, BBA**

I often have the question asked, "what will PT cost me?" With health insurance, the out-of-pocket cost of physical therapy depends on multiple factors, including the specific procedures you receive, the frequency and duration of treatment delivered, and the type of insurance company being billed. Your out-of-pocket cost also depends on the benefits available through your insurance plan; each insurance contract is unique in nature.

I firmly believe that each patient should have a foundation of their cost so I take the time to verify each patient's insurance benefits for physical therapy through their unique insurance plan. A patient's cost may be comprised of one or more of the following types of cost-sharing:

- **Deductible:** if physical therapy applies to your deductible, you will be responsible for the entire allowed amount of each service performed until your deductible amount is satisfied.
- **Co-payment:** if physical therapy applies to your co-payment, you will be responsible for a flat-dollar fee each visit until your out-of-pocket maximum is satisfied (if applicable).

- **Co-insurance:** if physical therapy applies to your co-insurance, you will be responsible for a percentage of each service performed until your out-of-pocket maximum is satisfied (if applicable).

In the State of Michigan, most health insurance policies (with the exception of Priority Health PPO and HMO) require patients to have a prescription from a licensed prescriber (for example, an MD, DO, or Podiatrist) in order for the insurance to consider claims for payment. Even though Michigan is a direct access state, meaning patients can seek physical therapy without a prescription, insurance companies still require a prescription to be kept on file to consider claims.

To make a long story short, it is difficult to give you a firm answer on exactly how much PT will cost you. Based on your health insurance plan and the benefits available to you, however, we can usually provide a range of your responsibility per date of service.

Simply inform a member of our staff regarding your insurance details and we will work patiently with you in resolving any questions or concerns you may have. In addition, I always encourage you to call your insurance—a team of customer representatives is available to assist you in determining your insurance coverage.

Thoracic Spine (Mid-Back) Stretches*

Side-lying Thoracic Rotation

1

1. Lie on your left side on the floor, with your hips and knees bent 90 degrees. Straighten both arms in front of you at shoulder height, palms pressed together.
2. Keeping your arms and legs in position, rotate your right arm up and over your body and rotate your torso to the right, until your right hand and upper back are flat on the floor.
3. Hold for 2 seconds, then bring your right arm back to the starting position.
4. Turn over and repeat steps 1-3 with the opposite side.



Belly Button Dip

2



1. Begin with your hands and knees on the floor in a cat-like position.
2. Dip your belly button down toward the floor slowly.
3. Raise back to the start and repeat.

*Brostrom Physical Therapy is not responsible for any injuries that may occur while performing these stretches. Before starting any exercise program, you should consult a certified health professional.

-- Recipe of the Month: Fabulous Fruit Salad --

Ingredients:

- 1 red apple, cored and chopped
- 1 Granny Smith apple, cored and chopped
- 1 nectarine, pitted and sliced
- 2 stalks celery, chopped
- ½ cup dried cranberries
- ½ cup chopped walnuts
- 1 (8 ounce) container nonfat lemon yogurt

Preparation:

- In a large bowl, combine red apple, Granny Smith apple, nectarine, dried cranberries, and walnuts. Mix in yogurt. Chill until ready to serve.



With credit to: <http://allrecipes.com/recipe/14187/fabulous-fruit-salad/?internalSource=staff%20pick&referringId=17208&referringContentType=recipe%20hub&clickId=cardslot%207>

Towel Roll Stretch

3

1. Roll a towel into a tightly wound cylinder and place it on the floor. Lie down on top of the towel so that the towel is on or just above the area of your back you wish to stretch.
2. Cross your arms over your chest, take a deep breath, and use your legs to roll your back over the towel as you exhale.



If you want more stretches or have questions regarding Thoracic Spine Pain, please speak with one of our qualified Physical Therapists.