



Dear Hopstown Physical Therapy Clients,

Starting July 1<sup>st</sup>, 2025, Hopstown Physical Therapy will no longer be considered 'In-Network' (INN) with United Healthcare (UHC) and UHC subsidiary programs (UMR, Surest, GEHA). We will, however, continue to treat United Healthcare (UHC) patients as Out-Of-Network (OON), if the insurance plan contains OON benefits for Physical Therapy. Our benefits team will check your insurance plan and provide you with the various payment options prior to starting your care with us.

The difficult decision to go Out-Of-Network (OON) comes as UHC has failed to increase their reimbursement rates for Physical Therapy in 15 years. We understand how this can impact some of our clientele, which is why we have chosen to still treat UHC patients as OON versus doing cash-pay as the only option moving forward. By billing OON, reimbursements from UHC will still go towards your deductible which, depending on your plan's deductible cost, may get fulfilled during your plan of care and cheapen the per-visit cost for care. It also helps towards fulfilling the deductible which may benefit you as other medical needs arise throughout a calendar year.

Please do not hesitate to ask any of the Hopstown PT Team any questions you have about your UHC insurance and the options you have with us. Thank you so much for your understanding.

Sincerely,

Hopstown Physical Therapy Ownership