



Next Step Newsletter

Next Step
Physical Therapy
(516) 681- 8070

November/December, 2010

Giving you information and answers to any physical therapy, health or fitness related questions

Take advantage of your healthcare before it takes advantage of you!

With the growing uncertainty of tomorrow's healthcare, it's important that you fully understand your current healthcare benefits and use them in a way that benefits you. You pay the premiums, the insurance is for you, yet many people fail to correctly use their coverage. Let's go over a few examples:

- 1). Are you about to change your healthcare in the new year? Do you know what the new benefits are compared to what you have right now? Chances are—due to financial concerns, your healthcare coverage will be less and will cost you more. Don't wait to use your coverage. If you are thinking about getting a procedure or going to see the doctor do it now before it costs you more.
- 2) Co-pays are going up - if your thinking about physical therapy or another specialist that you may need to see frequently go now before your co-pay rises.
- 3) Is your deductible met?? If you have a deductible and it is met or close to being met don't wait any longer and go now. If you haven't touched your deductible, don't go now, wait (if you can) till the new year. That way you won't have to pay 2010's deductible and then start paying 2011's deductible as well.
- 4) Have you maxed out your benefits for 2010? If so just wait until January—services such as physical therapy often have a yearly maximum of visits that then resets on January 1st.

Be a smart healthcare consumer and figure out what makes more sense for you. Just remember to come in now if you're co-pays are going up or your coverage is lessening. We can help you figure this out by contacting your insurance company for you. Just give us a call! For those of you that we will not see



**Have a Wonderful Holiday season
and a joyous New Year!! Merry
Christmas and Happy Chanukah!**

QUESTION of the Month:

H.M. asks... My insurance is changing to a health savings account. How does that affect my physical therapy benefits??

Great question. A health savings account will mean that you will be more financially responsible for your visits. Usually there is a higher deductible that must be met first. The good news is that some of these type of plans allow you to use pre-tax dollars on your healthcare expenditures. Give us a call and we can contact your insurance company to find out the details if you are unsure.

Updates

**Welcome to the Next Step
Newsletter!**

**Win a pair of movie
tickets!!**

**The first 2 people to call
us with the answer to this
question wins a pair of
movie tickets.**

**Call and wish our staff a
happy holiday and you
win!!**

- If you have a friend or family member that you think could use our help please let us know or have them call us.
- If you would like more information on any of the topics discussed here please give us a call.
- If you have a question that you would like to have answered (maybe in the next newsletter) please don't hesitate to call.
- What topics are you interested in and would like to see in the newsletter? Let us know.

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