

**Does your health insurance
cover physical therapy?
Kind of, maybe.**

Featuring Ariel Wynne, PT, DPT



SHOW NOTES

This time on Code WACK!

Despite the [proven value of physical therapy](#), **what health insurance hassles do physical therapists and their patients face today?** Why are patient costs all over the place?

To find out, we spoke to **Ariel Wynne**, a physical therapist and board certified pelvic health clinical specialist in Chicago. Ariel recently opened her clinic, [Ground Floor Physical Therapy](#) which specializes exclusively in pelvic floor physical therapy for all genders. ***What can patients do to afford the physical therapy they need?***

WE DISCUSS

Tell us how you decided to become a physical therapist.

"... like most people who end up in health care, I wanted to help people...I had talked to a bunch of my friends and they all talked about how their physical therapist was there to really give them their life back, so they got surgery or they were injured and their physical therapist was there with them week by week, every time, seeing them repeatedly and really focusing on what they wanted to get back to." – **Ariel Wynne, PT, DPT**

What are the biggest insurance hassles your patients face?

".. a lot of insurances will classify physical therapy as a specialty, which it is, but because it's considered a specialty, your copays, your co-insurance, your deductibles, all of those things are applied and you need to see your physical therapist at least once a week, a lot of times. Sometimes people are even seeing them two or three times a week to get stronger, to get the care that they need to get the mobilizations that they need.

"... Have you met your deductible? Do you have co-insurance? What's your out-of-pocket maximum? And so a lot of times people are just intimidated by this really giant number.

"...So even though physical therapy is conservative and effective and a lot of times that's what people want from their healthcare team - they don't want to jump to surgery and pharmaceuticals and imaging - they want *this* type of care. It's just that it's really hard to access unless you're somebody who has parental leave, sick time, a nest egg, maybe a health savings account." – **Ariel Wynne, PT, DPT**

Besides health insurance, are there other ways patients can pay for physical therapy?

“Yes, so that would usually be a payment plan....it's similar to what you'll see at dental and vet clinics...And so they'll have financing companies that they work with that will essentially give you a loan.

“...and so then you deal with even more issues of medical debt and high interest loans. So they may give you a grace period of six months with no interest, but if you don't make those payments in that time, it's going to be like a credit card essentially. It's not a recommendation most healthcare providers make lately.” – ***Ariel Wynne, PT, DPT***

Helpful Links

7 Benefits of Physical Therapy, Backed by Science, Healthline

What is Pelvic Floor Therapy?, WebMD

Is Physical Therapy Covered by Insurance?, VeryWell Health

5 Reasons for Physical Therapy Claim Denials and Their Solutions, PT Billing Services

Insurance Coverage, Costs, and Barriers to Care for Outpatient Musculoskeletal Therapy and Rehabilitation Services, National Library of Medicine

Episode Transcript

Read the full [episode transcript](#).

Ariel Wynne, PT, DPT: Biography

Ariel Wynne PT, DPT is a physical therapist and board-certified pelvic health clinical specialist in Chicago, IL.

With 5 years of experience as a pelvic floor PT, she recently opened Ground Floor Physical Therapy which is a clinic specializing exclusively in pelvic floor PT.

Ariel is passionate about improving access to pelvic floor PT for all genders.

She volunteers at the Chicago Women's Health Center and she is the Chair of the APTA Pelvic Health Academy IDEA Committee, dedicated to enhancing access and advocating for pelvic health.

Ariel's expertise, commitment, and community involvement make her a prominent figure in the field, positively impacting the lives of patients in Chicago.

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