



'If You Give a Mouse a Cookie' & other healthcare myths

featuring Ariel Wynne, PT, DPT

SHOW NOTES

This time on Code WACK!

How does the way health insurance works discourage patients from seeking care in the first place? What other challenges do physical therapists face when dealing with a variety of insurance plans and regulations?

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. This is the second episode in a two-part series.

WE DISCUSS

As a healthcare provider, you're supposed to collect the patient's share of their treatment costs. How do you find out how much to collect?

"Most insurance companies nowadays have an online website that we can go and...get that information pretty quickly as far as "Do they have prior authorization issues?" "Do they have a copay?"..."Have they met their deductible?" "What are their co-insurance rates?" So we are expected to know that and explain it to them. And this is a little thorn in my side as a healthcare provider, but we are expected to collect that money. – **Ariel Wynne, PT, DPT**

What do you see as one of the biggest issues stemming from the high (and uncertain) costs of health care?

"...one of the big problems is we have this myth of people overusing health care when really Americans under utilize health care. How many people do you know that avoid going through their doctor because they don't know how much it'll cost? They're scared. They don't want to deal with what might be a minor health issue before it becomes a major health issue. And so people are avoiding and they're missing the opportunity to catch these preventative healthcare issues because they just don't know what it's going to cost. They're avoiding health care because of the 'skin in the game' concept." – **Ariel Wynne, PT, DPT**

If we had Medicare for All, how would it affect physical therapy care?

"[Today] I can see three different private insurance patients at once and get paid the same amount from all three, which is much more financially viable than seeing three Medicare patients at the same time.

"...[with a] Medicare for All system, physical therapists especially would be incentivized to do one-on-one treatments, which would increase, I think, patient satisfaction a lot.

"Because if you are going to a large physical therapy clinic, you're not getting much one-on-one time with the physical therapist, you're doing a lot of your exercises on your own with very loose supervision, you're going to say, 'I could just do these at home. I don't see value in this.' Even though it's, again, conservative, non-pharmaceutical function focused.

"So even though [physical therapy] hits all of these really important value-based care boxes, if physical therapists are juggling so many people, those people don't feel that value. " – **Ariel Wynne, PT, DPT**

Helpful Links

[The fallacy of "skin in the game", *Benefits Pro*](#)

['If You Give a Mouse a Cookie,' *Wikipedia*](#)

[Social Determinants of Health, *U.S. Department of Health & Human Services*](#)

[Six Physical Therapy Barriers We Must Break Down, *Clinicient*](#)

[Administrative Burden and Burnout in the COVID-19 Era, *Robert Hall, JD, MPAff*](#)

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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