



HEALTH & WELLNESS

The Newsletter About Your Health and Caring for Your Body

MedRehabGroup
PHYSIOTHERAPY

INVESTING IN WELLNESS

THE ECONOMIC WISDOM OF PHYSIOTHERAPY

Navigating healthcare is no easy feat. Insurance complicates matters, meaning you have to research provider networks and other requirements. It's often unclear what insurance covers and what it doesn't, so you may wind up with an unexpected bill three months after your appointment. And that's not even getting into the issue of medication access!

We get it. In fact, we're just as frustrated as you are by the complexities of insurance companies. That's why we want to make sure you know just how effective physiotherapy can be at helping you reduce costs, particularly when it comes to pain management.

Consider the typical journey many people experience when trying to address pain:

- You injure yourself and make an appointment with your primary care physician, as your insurance requires referrals to see a specialist.
- They refer you to a specialist — who can't see you for a month. In the meantime, you're still suffering.
- The specialist prescribes expensive medication and suggests you may need surgery to repair the problem if it isn't resolved.
- You're still in pain!

At MedRehab Group, we want to help you cut through the mess so you can feel better fast. If you're struggling with musculoskeletal pain, you can skip most, if not all, of these steps by scheduling an appointment at our clinic first.

Furthermore, physiotherapy is a cost-effective treatment option, so we can also help you save money in the long term.

[CLICK HERE TO SCHEDULE YOUR APPOINTMENT](#)

www.medrehabgroup.com



5 Reasons Why Physiotherapy Can Save You Money

Want more information? Our friendly staff will be happy to walk you through it!

- 1. We take the time to evaluate.** Most physicians only spend a few moments on your examination. We'll spend between 30 and 60 minutes assessing your strength, mobility, balance, and more, ensuring we have a complete picture of your condition to provide optimal treatment.
- 2. We aim to treat the cause of your pain.** Those in-depth assessments we love have another benefit: they help us know how to treat the cause of your pain rather than merely masking symptoms. We'll pinpoint why you're hurting so you can resolve the problem entirely – saving money in the long run.
- 3. We offer preventative techniques.** Many musculoskeletal injuries develop over time due to repetitive motions, awkward postures, or a sedentary lifestyle. If you don't address those background causes, you'll likely injure yourself again. In addition to resolving a current injury, we'll provide personalized techniques for preventing new ones.
- 4. We can help you avoid drug medications.** Even setting aside potential side effects, pharmaceuticals are expensive! We offer drug-free pain management techniques such as manual therapy and therapeutic exercise that can provide both immediate and long-term relief.
- 5. We can help you avoid surgery.** Orthopedic surgery is expensive and scary. And while there are situations where it's unavoidable, many others are not. In fact, physiotherapy is a frontline treatment for conditions like arthritis, carpal tunnel syndrome, and mild to moderate soft tissue injuries.

PHYSIOTHERAPY AND HEALTH INSURANCE

There's no denying physiotherapy offers a wealth of benefits for those looking to save money. Unfortunately, health insurance adds another layer of complication. Insurance is generally complicated, and it doesn't help that everyone's plan is different.

Here are some common questions people have about physiotherapy and health insurance. If yours isn't answered, give us a call!

Do I need a doctor's referral to access physiotherapy? It depends on your provider. You'll need to check your documentation to know for sure. You can also skip the process by utilizing our cash-based services.

What are cash-based services? Physiotherapy services in which you pay cash without using health insurance. For many patients, cash-based physiotherapy saves money in the long term, as we can provide more in-depth care and are not bound by insurance restrictions.

But you do take insurance if I need it, right? Of course! You can see a complete list of providers on our website. Our staff is also happy to guide you on maximizing your health insurance based on your visit limits and a yearly deductible.

Don't Let Healthcare Costs Get You Down The team at MedRehab Group wants to help you live a healthy, active lifestyle – no matter your budget. Contact us today to learn more about what we can do for you.

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WHAT IS LASER THERAPY?

Say goodbye to pain and hello to healing with laser therapy! Our therapist, Tanvi, is here to help you experience the magic of low-intensity laser light to alleviate pain caused by soft tissue damage and accelerate tissue healing.

[Click Here to Watch Video](#)

Brampton
289.804.1726

East Hamilton
289.206.7247

New Market
289.301.9379

Pickering
289.207.6316

Toronto | St. Clair
289.205.0379

Woodbridge
289.278.6709

Concord
289.274.2060

Georgetown
289.804.8457

North York | Finch
289.512.0803

Richmond Hill
289.276.5195

Vaughan
289.814.8825



UNDERSTANDING INSURANCE TERMINOLOGY

A QUICK PRIMER

One thing we do at MedRehab Group is help you make the most of your health insurance plan. We know how confusing they can be and want to ensure you get the care you need (for as little money as possible).

We've found that many people struggle with common insurance terminology, so here's a quick primer:

- **Copay:** Also known as a copayment, this refers to the amount of money you may have to pay before receiving a medical service (such as seeing a physician).
- **Deductible:** A deductible is a fixed amount of money you'll need to pay out of pocket before insurance will cover your medical expenses. It generally resets each year.
- **Coinsurance:** Coinsurance refers to the cost you split between your insurance provider, often after you've met your deductible.

WHAT THESE TERMS MEAN IN PRACTICE

Mary's insurance plan has a deductible of \$1500, 80/20 coinsurance, and a doctor's copay of \$10.

- Any time Mary visits her doctor, regardless of whether or not her deductible has been met, she pays \$10.
- However, she has to pay for other services 100% out-of-pocket until the costs accrue to \$1500.
- At that point, any additional services are split between Mary and her insurance: she pays 20% of costs, and they pay 80%.
- When the new year rolls over, Mary's deductible resets.

We know it can be confusing. If you have any questions about how your insurance impacts your access to physiotherapy, we're here to help!

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Our Patients Get Great Results!



"Overall great service, from the physio-therapist to the receptionists. I needed physio post-ankle surgery, and Tanvi was great with giving, explaining, and demonstrating the at-home exercises — she even assisted when I strained my ankle due to my own day-to-day activities and took the time and care to make sure it was healing well. **And when my school insurance was being difficult with my claims, the receptionists were a huge help in contacting them and mediating, ultimately solving the issue and saving me money.** Thank you to the whole staff!"

— Joseph P., 5-Star Google Review

Thank You!

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