



**TBI Therapy**  
Regenerative Therapy for Brain Injury

## Payment Options

### **INSURANCE**

Please note that Dr. Hughes is NOT contracted with any insurance providers and will not be able to submit insurance claims. We do require payment at the time of service. If you have insurance, we can provide a superbill with the necessary codes, so you can submit your claim yourself.

### **FINANCING**

- TBI Therapy offers financing programs through Optimum
  - Full credit spectrum approvals including sub-prime, FICO scores as low as 570 considered
  - 100% **non-recourse** to provider if patient stops paying lender
  - Financing ranges up to \$40,000
  - Line of credit options up to \$30,000
  - Fixed interest rates begin at 4.99% APR and average at 12.9% APR
  - Repayment terms from 12-84 months, no early payment penalties
  - 0% APR from 6-21 months for those that qualify

### **SCHOLARSHIPS**

TBI Therapy periodically offers a scholarship to patients that qualify. This scholarship offers a covered 3-day protocol. If you or a loved one is experiencing financial hardship, call our office to see about qualifying and to be added to our scholarship list.

### **PAYMENT PLAN**

If you are unable to pay the total charges at the time of service, TBI Therapy on some cases may allow a payment plan. If this is an option for your treatments, we will require 50% at the time of service and the other 50% paid within 30 days. We will collect a credit card number to charge every week until the balance is paid off.