

# Financial Policy

Our office is committed to providing you with the best possible medical care for your child. Therefore, in our effort to communicate, we offer you our Financial Policy in writing to keep with your family's medical receipts.

The following information is provided to avoid any misunderstandings or disagreement concerning payment for professional services.

**I understand that whoever brings my child in for visits is authorized to receive financial and medical information.**

**FINANCIAL INFORMATION:** Payment is required at the time services are rendered. If you are unable to pay your bill today, please ask to speak with our Office Manager. He/She will assist you with arranging a payment plan, discussing financial assistance, or rescheduling an appointment for a time when you are prepared to pay. Regardless of your insurance coverage, you are ultimately responsible for full and timely payment of all charges incurred at our office. If you fail to make payment in full or arrange for a payment plan with our financial department for the services that are rendered to you, your outstanding balance may be sent to a collection agency and you may be terminated from our Practice. You may be responsible for the fees assessed by the collection agency.

## **Insurance & Billing Arrangements**

Our office is pleased to participate in most insurance plans. For your protection, we suggest that you verify our participation in your particular insurance plan at check-in prior to every visit. For a complete listing of insurance plans in which we participate see our website or contact our office.

The following information is helpful for parents to keep in mind:

- Please bring your insurance card with you for each visit. We will verify that your coverage is effective
- New Patients will have insurance coverage verified prior to the visit.
- Our office will gladly file your primary insurance for you, accepting your co-pay and deductible at the time of your visit.
- We only file secondary insurances we are contracted to do so with. While we do not file most secondary insurance, we will be more than happy to provide you with the necessary statements to do so or file at your request.
- If we do not have a billing contract with your insurance provider, we will list you as "self pay" and will anticipate full payment at the time of your visit.
- Because we have several contracts and the status of providers is always changing, we do not and cannot know with certainty whether a given provider or medicine is approved by your insurance company. You are responsible for knowing whom you can and cannot go to according to the information provided by your insurance company.
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Please remember, while we will work with you on getting paid from your insurance company, ultimately, the financial responsibility for medical treatment rests with you - the policy holder.

## **Insurance and Payment**

If you have insurance, please bring your insurance card to **each** visit. Some companies pay fixed allowances for certain procedures, and others pay a percentage of the charges. You should become very familiar with the specificity of your coverage, exclusions, deductibles and co-payments for sick and well child care visits. We will assist you in obtaining the largest reimbursement to which you are entitled. We must stress that financial responsibility for our service rests with the patient and his/her family, regardless of any insurance coverage.

**We accept cash, check, debit and credit cards (Visa, MasterCard and Discover).**

**Co-Payments**

Many insurances require a co-pay at the time of service. If you do not pay your co-pay at the time of service, a bill will be send to you..

**Please Bring Your Insurance Card**

We will submit a claim to all primary and secondary insurances. Please remember to bring your current insurance cards to your appointment. Once your insurance company has processed your claim, we will bill you for the remaining balance. Payments are expected upon receipt of your statement. We accept Visa, MasterCard, Discover, Cash, Checks and Debit Cards .

**If You Are Uninsured**

If you are uninsured, or if we are unable to verify coverage, we require your payment at the time of service.. Our office offers a discount at the time of visit for uninsured patients. We offer a 35% discount on physician's services if paid within 30 days of office visit.

**Unpaid Accounts**

We assign all unpaid accounts to an outside collection agency that report to a national credit bureau. They will add additional penalties and interest to the unpaid amount.

**Following Guidelines**

Physicians must follow accepted national guidelines when determining what your charges (level of service) will be. They must code your visit based upon what services were provided and cannot take into account particular health plan benefit designs. Consequently we are unable to switch the diagnosis and reason for the visit in order for a claim to be covered by your insurance. If you think there is an error on your account, please contact the billing office immediately. We will review your concern with the physician and let you know the outcome.