# **Financial Policy**

We are committed to providing the best possible and effective care to our patients and their families and feel that this is best achieved if everyone is aware of our financial policy.

#### <u>Families with no insurance</u>:

Full payment is expected at the time of service, regardless of who brings the child to the office. We accept cash, personal checks and all major credit cards. A receipt will be provided to you for all payment transactions. The accompanying parent or other adult is responsible for full payment at the time of service.

### Families with insurance:

We participate with several insurance plans. As insurance benefit plans vary by employer, it is the policyholder/parent's responsibility to know the specific benefits of their plan.

Our billing service will send Patient claims to your insurance company. You will be responsible for all copays, deductibles and service not covered by your plan. Financial responsibility rests with the parent regardless of any insurance coverage. Insurance follow-ups are the responsibility of the parent. If the claim becomes the parent's responsibility, the claim must be paid within 30 days.

It is your responsibility to provide our office with any information concerning any insurance changes. If a claim is sent to the wrong insurance carrier because we were not notified, this will result in a delay in billing and may ultimately be your responsibility to pay.

#### **Statements:**

Our billing service will send you any open balance once per month. Any patient balance remaining after insurance payment must be fully paid within 30 days.

#### **Collections:**

Delinquent accounts will be sent to the credit bureau for further management. A delinquency could put a blemish on your record until payment is received.

## **Non-covered Services:**

We will always provide your child with, what we consider the best and most current medical care. Some insurance plans limit medical services in order to control their costs. As a result, certain services we may provide for your child may not be reimbursed by your plan. We will hold you responsible for all charges not covered by your policy.

# Medical Records:

If you request a copy of your child's record, you will need to complete a written authorization from the clinic. The Medical receptionist will contact you when these have been copied and any costs that may incur for copying. Only the records requested will be copied. We recommend allowing for approximately 2 weeks for complete release of records. If you bring records from another clinic concerning your child, these records will be included in their chart. Please make a copy for yourself.

Should you experience financial hardship, please contact our office manager for assistance.