

Financial Policy of ABC Pediatrics, Ltd.

Our professional staff is committed to providing you with quality pediatric care and our business office is committed to assisting you with the financial obligations of your medical care.

Our practice firmly believes that a good physician/patient relationship is based upon understanding and good communication. Therefore, we have outlined our financial policy so that patients will better understand the billing process and their responsibility in it.

ABC Pediatrics, Ltd. will:

- File primary insurance claims on your behalf in a timely manner.
- Seek information to process claims and answer any questions about claims.
- Issue statements to you once insurance has made payment for services.
- Accept payment by cash, check, and most major credit cards.
- Arrange payment plans when necessary, through the office manager.
- Help resolve billing problems diligently for 60 days.

Your responsibilities will be to:

- Provide insurance information that is necessary to process your claims including benefits information.
- Notify us of any changes in your insurance status or insurance company.
- Pay your co-pay at the time of service. If you cannot pay your co-pay at the time of service a \$20.00 fee may be charged to you.
- Keep a credit card on file with our office to pay any balance due after your insurance has paid its portion of your bill. After our office receives notification from your insurance with your balance, a statement will be mailed to you which you will have 14 days to review and pay. If we do not receive payment after 14 days, your credit card will be charged the billed amount.
- Pay any outstanding balance which is unpaid, denied or delayed by your insurance carrier beyond 60 days after the date of service. ABC Pediatrics, Ltd. does not get involved in financial, legal, separation, or divorce disputes. Therefore, if the guarantor is delinquent in paying the account, the balance will be transferred to the person who registered the child at the time of service. If a divorce decree or such requires the other parent to pay all or part of the treatment costs, it is the registering party's responsibility to pay the balance and collect from the other parent.
- Call your insurance carrier, at our request, to expedite payment for delayed claims before our 60-day limit has been reached.
- Call your insurance carrier when a submitted claim was denied. Denied and disputed claims do not suspend your requirement to pay for services rendered.
- Be responsible for deductibles or uncovered expenses. This may include charges for screening forms that are required by law or recommended by the American Academy of Pediatrics. Patients seen for a well visit may incur additional charges for any significant

services, such as counseling for immunizations, risk factor reduction intervention, or any illness, condition or procedure. Patients seen in the office during regularly scheduled evening, weekend or holiday office hours will incur an additional charge.

- Forward any payment which received by you from the insurance company that is owed to ABC Pediatrics, Ltd.
- Pay a \$25.00 fee per check returned to us by the bank for non-sufficient funds (NSF).
- File claims with your secondary insurance carrier. Any balance due after primary insurance has processed is due immediately. NOTE: We do not file Medicaid as secondary insurance.
- Authorize ABC Pediatrics, Ltd. to provide your insurance carrier with any clinical or financial information that they may require.
- Pay in full for office visit at the time of service if no current insurance card is presented.
- Inform us of any appointments you need to reschedule or cancel. You may be charged a \$50.00 fee for sick appointments not cancelled within an hour and well visits within 24 hours. You will be charged \$50.00 for any no show appointment.
- We will do our best to resolve insurance issues and will enlist your help when necessary, before asking that you pay any balance that is 60 days past due. Your insurance is a contract between you and your insurance carrier. Therefore, you will be more likely to get the carrier to meet their financial obligation when they delay payment on your claims. Please remember that we file insurance as a courtesy to you. You, not the insurance carrier, are ultimately responsible for any unpaid fees.