



Caring for your future

...from cradle to college

All About Kids Pediatrics, S.C. **Patient Financial Policy**

Insurance Cards

Current insurance cards must be presented prior to each service being rendered or the visit will have to be rescheduled.

If you have new insurance and do not have a card yet, please notify the office before any appointments.

Appointments

Appointments must be cancelled or rescheduled at least 24 hours in advance, or you will be subject to a \$35 fee per appointment.

If you arrive late for an appointment, you may be asked to reschedule and your appointment will be considered missed.

If appointments are repeatedly missed without proper notice, families may be asked to find another physician.

A well visit, is a preventative exam meant to monitor the overall health of your child. If any other significant issues or symptoms are brought up or found during your visit, your insurance company requires that we document this as a separate visit. If this happens, you will most likely be responsible for paying a copay.

Commercial Health Insurance (PPO/POS/HMO)

Co-Payments and Prior Balances

Co-payments and prior balances are collected prior to services as required by your insurance company and must be paid by the person bringing the patient in for service.

Co-Insurance/Deductibles

Co-insurance and deductible amounts will be billed after the date of service. Payment in full is expected for co-insurances and deductibles as required by your insurance.

Guarantors are responsible for deductibles or uncovered expenses.

Claims

Guarantors are responsible for any balances which are unpaid, denied, or delayed by your insurance carrier beyond 60 days after the date of service.

Guarantors may be asked, at our request, to call the insurance carrier to expedite payment for delayed claims before our 60 day limit is reached.

Guarantors may be asked, at our request, to call the insurance carrier when an insurance claim is denied. Denied and disputed claims do not suspend requirement to pay for services rendered.

Guarantors are required to forward any payment received from the insurance company that is owed to All About Kids Pediatrics, S.C.

Self Pay

Patients who have no insurance are considered self-pay.

Self-pay patients are required to pay in full at the time of service. Credit card or cash payment only will be accepted and payment must be given before being seen by the doctor.

Statements, Payments, and Collection Fees

Statements

Statements are sent to the policy holder (guarantor) on a monthly basis and will show outstanding balances.

The guarantor is responsible for all outstanding patient balances.

Payment Methods

We accept checks, money orders, cash, Visa, and Master Card. A fee of \$35 will be charged for all returned checks.

Payment Plans

Families with balances over \$150 may qualify for a payment plan in which the balance will be separated into three monthly payments. Please contact the office for further details.

Claims sent to Collections

If a balance is not paid in a timely manner, your balance will be sent to a collections agency. A charge of 50% of the balance will be added to cover the cost of collection fees.

Form/Record Copy Fees

Immunization (Shot) Records

Immunization records are provided at no charge

Records other than Immunizations

\$0.39 per page

Depending on time of year, and the amount of records requested, please allow office 3-7 *business days* to have paperwork ready for you.

Forms

There is no charge for required forms completed during an office visit. A copy is also made available on the patient portal free of charge. A \$5 fee will be assessed for any additional copies requested after the initial form is given.

Charge to fill out Paperwork Not directly Related to Patient Care

Example: FMLA paperwork: \$15

Please allow office 3-5 *business days* to have paperwork ready for you.

*We will do our best to resolve any insurance issues and will enlist your help whenever necessary before asking that you pay any balance that is 60 days past due. However, please remember that your insurance is a contract between you and your insurance carrier. Therefore you, not our office, will have the highest chance of being successful to get the carrier to meet their financial obligation when they delay payment on your claims. Please remember that we file insurance claims as a courtesy to you. You, not the insurance carrier, are ultimately responsible for any unpaid charges.