

## Financial Policy for Pediatric Professional Associates

### Insurance:

- Please bring your current insurance card to every visit. We will file insurance claims with your primary insurance carrier. If we do not have current insurance on file we will directly bill you until we receive the correct information. If we cannot verify your insurance coverage at the time of the visit, you may be required to pay for that day's charges in full or you will have the option of rescheduling.
- Your insurance contract is between you and your insurance carrier. We encourage you to learn the benefits and restrictions of your policy, including vaccine and well child coverage, and to know whether you need an authorization prior to seeing a specialist.
- Full payment is expected at the time of service for required copayments, deductibles, and coinsurance. The copayment must be made at the time of service regardless of who accompanies the child for the office visit.
- Certain charges may not be covered under your insurance plan; these are referred to as "non-covered services". You will be responsible for payment of these charges.
- If we do not participate in your insurance plan please be aware that your benefits may be reduced. If you self-file or you have no insurance and are self-paying, your charges must be paid in full at the time of service.
- New parents: You must add your newborn to your insurance plan before the baby is 30 days of age. Please be sure that your paperwork has been received by your insurer so that coverage will be in place before the 1 month check-up. This will avoid any lapses in coverage for your new baby.

### Payments:

- For your convenience we accept cash, personal checks, Mastercard, Visa, Discover, and American Express.
- If a check is returned to our office for insufficient funds, a \$30 penalty fee (as is charged to us by the bank) will be added to the patient balance. If

there are 2 returned checks, we will require that all future payments be made in cash or by credit card.

- Patients will receive statements for any unpaid services by patient or insurance plan. Balances must be paid within 30 days. If there remains a balance due for over 90 days and the financially responsible party has not contacted our business office to arrange payment, the account will be considered seriously delinquent and may be referred to a collection attorney. In this situation, further appointment requests may not be granted and the responsible person may be asked to seek medical care for his/her child/children elsewhere.
- If you are experiencing financial difficulty, please let our billing office know. Our billing department will work with you to develop a payment plan. Please call 305-271-1087 as soon as possible if you need to make payment arrangements.

#### Missed Appointments:

- Missed appointments represent a cost to us and to other patients who could have been seen during the time allotted for your child. Please call at least 24 hours in advance to make any scheduling changes for check-ups, and as soon as possible to change a sick visit appointment. Families neglecting to cancel appointments may be asked to leave the practice.

#### Change of Information:

- It is very important that you inform us of any changes in address, phone numbers, or insurance coverage. If you have a change of insurance, please notify our office as soon as possible, and at least 48 hours before the next scheduled appointment so that the business office can verify coverage.