



Financial Policy

- 1) New patient welcome packets must be completed prior to your being seen by the doctor. Verification of information will be updated on a yearly basis for established patients.
- 2) A Plus Pediatrics only bills insurance companies for which we are contracted providers. Please provide us with a current insurance card. You must notify us of any changes to your insurance prior to being seen by the doctor. If we cannot verify your insurance benefits you will be required to pay at the time of service or we will need to reschedule your visit.
- 3) We are required by our insurance contracts to collect co-pays or deductibles (if applicable) on the day of visit. Fees for tests and vaccines not covered under your insurance plan will also be collected on the day of service. We accept cash, credit, debit and personal checks.
- 4) Managed Care and HMO insurance companies each have many different rules and regulations. Each also varies greatly on what visits, tests, vaccines, or procedures they cover. Because we participate in many plans, we cannot be responsible for ensuring your compliance with your insurance company rules. It is your responsibility to make sure you understand the terms and limitations of your insurance policy.
- 5) For new babies most insurance companies require that you add the baby to the policy within 30 days of his/her birth. Please call your insurance company to verify that the baby has been added to the policy prior to the visit to prevent any delays in medical care.
- 6) If your insurance carrier requires you to select a PCP, you must ensure that you have chosen us as your PCP prior to being seen. If you have not done so let the office staff know so that we can assist you in this. If a claim is denied because you failed to select us as your PCP, you will be responsible for the claim.
- 7) Your insurance carrier is required to remit payment or provide a written response within (30) days of receipt of the claim. If a problem occurs with your claim, you will be asked to assist in resolving the issue.
- 8) If there are extenuating circumstances and you are unable to pay at the time of service, you may speak with the office manager and set up payment arrangements. All Balances are due in full 90 days from the date of service.
- 9) If for some reason your account becomes past due/delinquent, we will take the necessary steps to collect this debt. This may include referral to a collection agency or attorney, you will be expected to pay all collection and legal fees incurred. This may lead to discharge from the practice and you will be given 30 days notice to establish medical care and during that time A Plus Pediatrics will only provide emergency care.