

FINANCIAL ARRANGEMENTS AND MEDICAL INSURANCE

We are committed to providing your children with the best possible medical care. If you have medical insurance, we are eager to help you receive your maximum allowable benefits. Our office has available a list of current contracted insurance providers. We file insurance only with those companies with which we have a contracted agreement. The following is information we hope will help you understand our insurance and payment policies.

Fee for Service: Our office has a “fee for service” policy. This means that if you are a self-pay account (either no insurance or insurance that we do not file), payment is due in full at the time of service. If we file your insurance, any deductible amounts or co-pays are due at the time of service as well.

After-Hours Telephone Calls: For your convenience, a nurse is available to answer after hours telephone calls. Unfortunately, most insurance companies will not pay for this service. The charge is \$15.00 and will be billed directly to you, not to your insurance company. We will provide you with a receipt if you would like to pursue reimbursement with your insurance plan.

Week-end Hours: Our office is open on Saturday and Sunday for urgent care to help our families avoid an emergency room visit. An additional charge applies for these after-hours services. The fee is \$41.00 for Saturday and \$50.00 for Sundays/Holidays. We will file these charges with your insurance plan; however, it may be “non-covered” which means you will be responsible for payment.

Health Forms: These requests are best managed at the time of your child’s well check. Our staff may complete forms at other times as long as your child has had a well child exam within the previous year. There is no charge for this service at the time of the well check, however, a charge will apply at any other time.

Covered Benefits: Not all procedures or supplies ordered by the doctor may be considered a covered benefit. Some policies do not cover well child visits or immunizations. Also some insurance companies arbitrarily select certain services they will not cover. In accordance with our “fee for service” policy, this means that any charges for services not covered by your insurance company are due at the time of service or billed after your insurance denies coverage.

Financial Arrangements: We realize that temporary financial problems may affect the timely payment of your account. If such problems arise, we encourage you to contact us promptly for assistance in the management of your account. You must contact our billing office before the appointment is scheduled to arrange a budget agreement.

Account Guarantor: In divorce situations, it is the policy of our office that the parent who brings the child in for the visits is the guarantor of the account (the parent responsible for payment of the account). We are unable to negotiate settlement of your medical bills between you and your ex-spouse.

If you have any questions, we will be happy to assist you.

SIGNATURE: _____ DATE: _____

Printed Name: _____

10/7/2005

Fees are subject to change without notice