

FINANCIAL POLICY

At Pearland Pediatrics, we're dedicated to the health and well-being of our patients. Our goal is to build strong, lasting relationships with our families while providing top-notch care. Open communication is key to this partnership, and we want to make sure you fully understand our financial policies. If you have any questions, our billing team is always happy to help and provide clarification.

INSURANCE

At Pearland Pediatrics, we accept a variety of insurance plans, but coverage can vary even within the same plan. To help you navigate these complexities, we offer a [Billing 101](#) resource on our website at www.pearlandpediatrics.com. Understanding your plan's benefits, coverage details, and any Health Savings Accounts (HSAs) is essential. If your insurance requires you to select a Primary Care Physician (PCP), please ensure one of our doctors is designated before your visit. If not, you must update this with your insurance provider beforehand. Failure to do so may result in rescheduling or assuming full financial responsibility for your visit. We will submit claims to both your primary and secondary insurance providers, provided that accurate and up-to-date insurance information is given promptly. If your coverage changes, please notify us immediately, as most insurers enforce a 90-day claim filing deadline, and late claims may be denied. While we may receive an estimate of your benefits, we cannot guarantee coverage for all services. Any disputes regarding coverage or charges must be resolved directly with your insurance provider, as we are not involved in those decisions. Ultimately, you are financially responsible for all services received.

PAYMENT OF SERVICES

As required by all insurance plans, copays, coinsurance, deductibles, and charges for non-covered services are due at the time of service. For your convenience, we offer multiple payment options, including cash, personal checks, Visa, MasterCard, American Express, Discover, and the option to keep a credit card on file. We strongly encourage keeping a credit card on file for seamless billing. The individual accompanying the child is responsible for paying the patient's portion at the time of service. If financial circumstances prevent you from settling your account at that time, our billing office is happy to make manageable payment arrangements in advance. If you have any questions or concerns about a credit card charge, please reach out to us first before initiating a dispute with your credit card company.

CONVENIENCE SERVICES

We strive to provide convenient and practical care, understanding that not all concerns require an in-person visit. Many issues can be resolved via phone or through the patient portal. If these interactions result in a new diagnosis, treatment plan, or prescription, we will bill your insurance, and you will be responsible for any applicable copays, coinsurance, deductibles, or non-covered charges. For after-hours nurse triage services, a \$25 fee per call applies.

FORMS FOR SCHOOL/DAYCARE

The ideal time to bring school, daycare, or sports physical forms is during your child's well-visit appointment, allowing the physician to complete them on the spot. However, we understand this may not always be possible. If your child has had a well visit with sports clearance in the past six months, you can submit the form through the patient portal or drop it off at our front desk. Please allow 48-72 hours for completion. If your circumstances require the form to be completed sooner, we can expedite processing for a fee of \$25.00.

REQUEST FOR MEDICAL RECORDS

We're happy to provide your first medical records request at no charge. However, additional requests may incur a \$25 processing fee. State law allows 14 days to process medical records requests.

APPOINTMENT CANCELLATION & LATE POLICY

We understand that unexpected situations arise, and you may occasionally be unable to attend or arrive on time for your appointment. However, missed appointments and late cancellations affect our practice, other patients, and your own continuity of care. To avoid a \$25 fee, please cancel at least 24 hours in advance. For same-day appointments, cancellations must be made as soon as possible and will incur a fee. Patients who miss three or more appointments without proper notice within a one-year period may be subject to dismissal from the practice.

NON-PAYMENT POLICY AND OVERDUE ACCOUNTS

We understand that some families may experience financial difficulties from time to time, and we are committed to ensuring that your child's care continues without interruption. Open communication about any financial hardships helps us work together to provide the best care for your child. It is important to discuss these concerns and make payment arrangements with our billing staff. However, if we are not informed of any financial barriers or if financial obligations have not been met without prior notice, we will need to enforce our non-payment policy. Families with an account 60 days past due will be referred to our billing staff to make payment arrangements before scheduling future appointments. If your account becomes 90 days past due, with no payment arrangements made, and you are unresponsive to our collection attempts, we will assume you no longer wish to continue your relationship with Pearland Pediatrics. You will be sent a certified letter informing you that we will continue to provide emergency care for 30 days from the date of the notice and all future appointments will be canceled.