

# Pearland Pediatrics & Sports Medicine

## FINANCIAL POLICY

Pearland Pediatrics is committed to the health and wellbeing of our patients. Our goal is to build a physician-patient relationship with all our families and provide them with top quality care. Communication is key to this relationship and we want to make sure you know and understand our financial policies. If you have any questions, a member of our billing staff will be happy to provide further clarification.

### INSURANCE

We participate in many insurance plans. However, even within the same insurance company there are many versions of coverage. We have a resource on our website called Billing 101 to help you better understand the insurance business. It is your responsibility to fully understand your plan benefits and any health savings accounts you have. If your plan requires a primary care physician to be selected, please make sure one of our physicians is the one listed. If it is not, you need to call your insurance company to request that it be changed before your appointment time. We will submit primary insurance claims for you. As a courtesy, we will file secondary insurance claims as well if the information is provided in a timely manner. It is important that we have the most accurate and current insurance information prior to the service being provided. If you have a change of insurance, it is your responsibility to notify us of this change immediately. Our office cannot always tell you in advance whether or not each charge will be covered by your insurance plan. We are provided with an estimation of benefits, never a guarantee of payments. Should there be a dispute related to the service provided or the charge for that service, the settlement of that dispute is with your insurance carrier. Our office is not involved in the settlement of such disputes. The financial responsibility for the services provided to you is yours.

### PAYMENT OF SERVICES

As required by all insurance plans, your co-pay, co-insurance, deductible, and non-covered services are due at the time of each service. We accept cash, personal checks, Visa, MasterCard, and Discover. Please note that in all instances, the person accompanying the child is responsible for paying the patient portion at the time of service. If there are financial circumstances that preclude you from settling your account at the time of your visit, we are more than willing to work with you. We ask that you communicate this with our billing office prior to receiving services so that payment arrangements made be made.

### APPOINTMENT CANCELLATION POLICY

Missed appointments or late cancellations represent a cost to us, to you, and to the patients who could have been seen in the time set aside for you. **All cancellations must be made at least 24 hours prior to your scheduled appointment to avoid a \$25 fee.** Patients who have missed 3 or more appointments without a 24 hour cancellation notice in a one year time frame are subject to being discharged from the practice.

### REQUEST FOR MEDICAL RECORDS

We are happy to provide your first request for medical records at no charge. However, multiple requests may necessitate a copying fee of \$25.00.

### FORMS FOR SCHOOL/DAYCARE

The ideal time to bring school, daycare and/or sports physical forms is during your child's well visit appointment so that your physician can complete the form immediately after examining your child. We do understand that sometimes the timing is not always right for this to happen. You may drop off the form with clear instructions on what needs to be completed if your child has had a well visit in the last 6 months. You can expect a turnaround time of 48-72 hours for the completion of the forms, so plan accordingly. If you need to expedite the forms, a fee of \$25 will be incurred.

### AFTER HOURS PHONE CALLS

We are happy to provide Night Nurse Triage to our patients during nonbusiness hours for urgent issues. Please refrain from calling after hours for non-urgent issues. We have resources on our website for non-urgent issues that should help until the office opens again. When in doubt, never hesitate to call us after hours. Our physicians are available to direct your child's care 24 hours a day, 7 days a week. Calls that are determined to be non-urgent may result in a \$20.00 fee for the convenience of this service.

### NON-PAYMENT POLICY AND OVER DUE ACCOUNTS

We realize some families from time to time experience financial difficulties and we want to always be here to care for your children. Communicating any hardships with us ensures uninterrupted medical care. It is important to discuss these issues and make financial arrangements with our billing staff. However, if you fail to inform us of hardships or fail to keep your financial commitment to us, we will enforce our non-payment policy. Patients with an outstanding balance 30 days past due must make arrangements for payment prior to scheduling. We will make attempts to contact you to settle your account with us. When your account is 90 days past due with no payment arrangements made, we will assume you no longer want to have your child treated at Pearland Pediatrics. We will send a certified letter to you letting you know that, by law, we will continue to provide emergency care for 30 days from date of notice. Should a patient need non-emergent medical attention within those 30 days, you will be required to settle your account prior to the visit.