

## GILBERT PEDIATRICS FINANCIAL POLICY

Gilbert Pediatrics welcomes you to our office! Our goal is to provide your children with the best possible medical care. While there have been no recent changes to our office procedures, we offer the following document to provide you with a written explanation of our existing policies. If you have any questions, please don't hesitate to ask us!

**NEWBORNS:** You generally have 31 days to add your new baby to your insurance plan. Failure to do so may result in having to wait for your plan's next open enrollment period to add your child. When not added timely, we've had parents have to seek other individual coverage, or be financially responsible themselves while waiting for the next open enrollment period. Please also be aware that even though your insurance has been notified of the birth by hospital staff, they still need to hear from either you, or your employer.

**WELL CHILD EXAMS:** Preventative medicine is the part of medicine engaged with preventing disease, rather than treating it. **If other non-preventative issues are addressed at the time of a well exam, then applicable copays and deductibles may be applied by your insurance. If your insurance does not require a copay with well exams, please know preventative visits are only exempt from copays when the focus of the encounter is strictly preventative and does not in any manner address non-preventative complaints, concerns, issues, or treatments.**

**COPAYMENTS:** Please be prepared to pay all copayments at time of service. We consider the parent/guardian accompanied the child as the responsible party and will seek payment from that party. If there are court orders that delineate financial obligations for medical care between parents, Gilbert Children's Medical Group, INC. DBA Gilbert Pediatrics is **not** a party or bound to this court order. The accompanied parent will still be obligated to pay copayment. Please see our Separated/Divorced Parents Policy.

**NO SHOWS/CANCELATION POLICY:** As our goal is to be able to accommodate those patients who need same day sick appointments, we ask that if you need to cancel your appointment, that you do so 24 hrs in advance to allow another patient to use that time. Canceling your appointment also aids us in scheduling and in our doctors staying on time. **Failure to cancel your appointment 24 hours in advance will result in a \$30 No Show fee.**

**AFTER HOURS CALLS:** Calls to our after-hours Triage service result in a charge to our office as well. **Therefore, a \$8 charge will be posted to your account for after hours Triage calls.** For your convenience, a reminder of this policy is also included in our after-hours recording. After hours Triage cannot help you cancel or reschedule an appointment, or handle your prescription refills. Please call our office during regular business hours for these items.

**AFTER HOURS MEDICAL CARE:** For your convenience, we offer an after-hours clinic, Twilight Pediatrics, at the Baseline office from 6:00 pm to 10:00 pm Monday through Saturday, excluding holidays. Twilight Pediatrics is contracted with the same insurances as Gilbert Pediatrics. Please be aware per correct coding guidelines, we do charge an after-hours fee which is billed to your insurance. Some insurances "bundle" it into the office visit, some pay it, and still others apply a copay or deductible, **which would result in an additional charge to you beyond your usual copay.**

**INSURANCE:** Your insurance schedule of benefits is a contract between you and your insurance company. **For this reason, it is not our policy to call your insurance in order to provide you with a benefit quote.** We encourage you to refer to the schedule of benefits provided to you by your insurance plan, and/or call your insurance to clarify any benefit questions you may have before services are rendered. After your claims have processed, if you feel your plan benefits were not applied to your claim correctly, we encourage you to call your insurance to work out any benefit issues, notating the date, customer service representative's name, call reference# (if available), and the timeframe your insurance needs for reprocessing your claim. Please then call our billing office with this information, and we will notate it on your child's account. Of course, if a claim issue is in regard to our network status with your insurance, or is the result of a coding error, we will contact your insurance or appeal the claim to resolve these provider-related issues.

**PLEASE PROVIDE US WITH INFORMATION ON ALL THE INSURANCE PLANS YOU MAY HAVE.** Multiple insurances have an order in which they need to be billed, and almost always 'find out about each other' later. Insurance plans have timely filing guidelines, and it will save a lot of time and trouble later if we have all the necessary information before filing your claim(s).

**PLEASE BRING A COPY OF YOUR MOST RECENT INSURANCE CARD TO EVERY VISIT.** Even when your coverage remains with the same carrier, plans issue new cards each year, many times with small changes that impact your claims billing.

**UNINSURED/SELF PAY:** We are happy to offer discounts to our parents who are uninsured. Please note we do not accept "discount cards" because we do not want to encourage you to pay monthly for a discount we are happy to provide to you for free. Payment is expected at time of service if you are uninsured. If you find you need a payment plan instead, please feel free to discuss this with us, preferably **before** services are rendered, as we can suggest other cost saving measures to you, like the VFC program for your child's immunizations. If necessary, we would be happy to set you up on an automated payment plan with your debit, credit or HSA card, and we can work with most any budget.

**COLLECTION AGENCY:** In the unfortunate event that your account becomes delinquent, with no response to our billing calls and statements, your account may be transferred to an outside collection agency. The costs of collections and reasonable attorney fees will be your responsibility if incurred. This may be grounds for the current and future children on your account to be dismissed from our practice.

We are happy to set up an automated payment plan tailored to your needs and budget. Call us, we're here to help.

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