



Financial Policy

We are delighted that you have selected Opal Court Pediatrics for your child's medical care. Our mission is to provide high quality, cost-effective care to the children of our community. To do this, we need your full commitment to our financial policy.

Your Responsibilities:

- It is your responsibility to know your insurance benefits. Your insurance policy is a contract between you and your insurance company, even if your employer provides it. There are many subtle differences in insurance policies, and employers frequently change coverage and co-payments. You are responsible for knowing what services are covered, how often and how much of the cost is your responsibility.
- You are responsible for :
Your Copay
Your coinsurance
Your deductible
Any services that your insurance doesn't cover.
- You must provide current, complete and accurate insurance information at every visit.
This is to protect you from receiving a bill because we did not have correct insurance information. We will attempt to validate your insurance benefits at time of service and alert you to any problems. If we cannot validate your coverage, we may assign your account to self paid status and request full payment at the end of your visit. Secondary insurance is just as important as primary.
- You must pay your copay at the time of the office visit.
Our contracts with insurance companies require us to collect your copay at the time of service. We accept cash, credit cards, and checks as forms of payment.
- If your insurance plan requires you to choose a Primary care provider, you must contact your carrier and select one of our doctors before your visit. In accordance with carrier guidelines, we cannot schedule any appointments or write any referrals until we receive notice that you have been added to our roster.

Out of network:

- If we are not Participating providers with your insurance plan, Payment in full is due at the time of service. No exceptions – Please do not ask us to bill you.
- We will provide you with an itemized bill so you can submit the charges to your insurance for reimbursement.

No Insurance Coverage:

- If you do not have any insurance, payment is due at the time of service. No exceptions – Please do not ask us to bill you later.
- We provide a courtesy discount if 20% on all services rendered when payment is made at the time of service.
- Immunizations will be provided via the Vaccines for Children Program. The allowable rate for administering VFC vaccines (set by the VFC program) will be charged for each vaccine administered.

Responsible Parent:

- In the case of divorce, please do not place our office into marital disputes. It is your responsibility to work out the payment of your child's medical care with the other parent.
- The adult who accompanies a child to an appointment is responsible for full payment of copays and non-covered services for that day.
- Subsequently, bills will be sent to the address of record and the parent who lives at that address will be responsible for payment.

Newborns:

If you have newborn or newly adopted child, Congratulations!

- You must contact your insurance carrier immediately after your child's birth so that your baby is covered under mom's policy/ID number for the first 30 days.
Be sure to check with us to confirm we are participating providers with mom's insurance plan.
- Permanent coverage must be in place before that 30 day newborn coverage expires.
Your child must have his/her own insurance coverage by the time of one month well visit and should have insurance card to present at the time of visit. If you have not received an insurance card, contact your insurance company prior to the visit to verify coverage and get an active insurance ID number. If you do not have active coverage your visit may be rescheduled/delayed or you may be personally responsible for the bill.

Well Visits and Additional services:

When your child is seen for preventive care (also known as well care visit) there may be times when he or she needs an additional service that is not considered preventive. If your child is not well, or a problem is found that needs to be addressed, or you would like to address a problem unrelated to the well visit, the physician will need to provide additional services to care for your child. These additional services are billed to your health plan in addition to the preventative services provided on that day.

If you have copay for the office visits, it must be paid at the time of service.

Any coinsurances or deductibles must be paid upon receipt of our first billing statement. Some services that may be provided and billed in addition to preventive services include:

- The doctor's work to address more than a minor problem, which will be billed as an office visit
- Medical treatments
- Any surgical procedure

Our physicians are required to report all services rendered to your health plan based on federal guidelines and the actual services provided. Please feel free to ask any questions about services that may not be covered as preventative by your health plan on the day of your visit.

Service Fees:

- Missed appointment & Late Cancellation fee \$50
Missed/Late cancelled appointments represent a cost to us and to other patients who could have been seen in the time set aside for you. If you need to cancel your well/routine appointment, please contact us at least 24 hours in advance. If you need to cancel your sick/urgent appointment, please contact us at least 2 hours in advance. Failing to do so will result in \$50 fee. A third missed appointment may result in discharge from the practice.
- New patients who miss their first appointment will not be rescheduled.
- Returned check fee \$25 – In the event a personal check is returned unpaid from your bank, your account will be charged with returned check fee of \$25, and your account may be placed on a “cash only” basis until the balance and fee are paid.
- Medical record transfer/ Copy fee \$15 – A \$15 fee is charged to transfer/produce a copy of your child's medical record including immunizations, problem list, diagnosis history and growth charts.