## HEALTHY KIDS PEDIATRICS Financial Policy

We are committed to providing you with the best possible care. If you have medical insurance, we wish to help you receive your maximum allowable benefits. To achieve this, we need your understanding of and assistance with our financial and payment policy.

**Payment** is required at the time of service. We accept cash, check, or credit card (Discover AMEX, Visa or MasterCard).

For patients with *private* or *no insurance*, full payment is required at the time of service.

For patients with *HMO plans*, co-payment is required at the time of service. The amount of co-payment varies with different plans. You are responsible for knowing the *co-payment* amount and notifying the insurance company that Dr. Bain is your child's *primary care physician*.

For patients with **PPO plan**, co-pay is required at the time of service. Also, if there is a patient balance on the account we need your permission to apply any credit on the account to the balance.

While the filing of insurance claims is a courtesy that we extend to our patients, *all charges not covered* by your insurance company are your responsibility.

Bills unpaid for more than 60 days will be sent to our billing company. Bills unpaid for more than 90 days may be turned over to a collection agency unless other arrangements have been made. Accounts that are turned over to collections may result in dismissal from the practice.

If special circumstances make immediate payment impossible, payment arrangements must be approved in advance by our Practice Administrator.

**Missed appointments/Late Cancellations/Arrivals:** Unless canceled at least 24 hours in advance, there **will** be a charge of \$15.00 for missed appointments. Patients who arrive late for an appointment, by 15 minutes or more, will be required to reschedule and charged a missed appointment fee. Please be considerate to other patients by being on time for appointment times. Please help us serve you better by keeping scheduled appointments. Multiple missed appointments may result in dismissal from the practice.

After Hours calls: All After Hours calls made to the provider on call between the hours of 5:00 pm and 8:30 am will incur a charge of \$15.00. This charge is not be billed to your insurance and is your responsibility.