



FINANCIAL POLICY

(Please retain for your records)

INSURANCE INFORMATION – Please bring your Insurance Card with you to every appointment. Kidzcare Pediatrics files insurance claims on your behalf as a courtesy. To insure claims are filed timely and accurately, Kidzcare Pediatrics requires that your insurance information be updated at every visit.

CO-INSURANCE – Co-Insurance is based on the pre-determined level of coverage outlined in your insurance policy. Many commercial insurance companies pay on claims at a level of 80 / 20, meaning the insurance company will consider and pay on 80 % of the charges and the remaining 20% is consider the patient's co-insurance. It is important that you review your insurance coverage to determine your level of co-insurance. If your insurance coverage only pays a percentage portion of your claims, then you will be billed for any remaining balance such as deductibles and or co-insurance. Many insurance companies maintain a preferred provider network that allows for reduced co-insurance amounts when patients utilize in-network preferred providers. It is the patient's responsibility to verify network participation prior to obtaining health care services. In the event that Kidzcare Pediatrics has a preferred provider agreement with your insurance, any applicable write-offs will be taken prior to billing you for any remaining balance.

CO-PAYMENTS – If your insurance coverage requires a co-payment for office visits, you will be required to pay this at the time you check-in for your appointment.

SELF-PAY PATIENTS (NO INSURANCE) – Patients without any valid insurance coverage will be required to pay for any charges at the time of service. If you are unable to pay the balance at the time of visit, a payment plan may be arrange with our Billing Office.

CODING FOR YOUR SERVICES – Many insurance companies have restrictions on the type of services that are covered by their policies. For example, preventative services may be excluded or limited to one preventative visit in a 12-month prior, or problem related visits might be subject to a deductible, etc. It is the patient's responsibility to know the limitations of their particular insurance coverage. Kidzcare Pediatrics cannot charge for services based on the limitations of your individual insurance policy. Government regulations dictate that all health care providers must submit claims that accurately reflect the services that are provided and documented in the patient's medical record. To maintain compliance with current government regulations and uphold the highest ethical degree of accuracy, we ask that you please do not request our staff to bill services in a particular manner in an effort to enhance reimbursement by your insurance company. Based on this, in the event you are seeing a Kidzcare Pediatrics provider for preventative services, but at the same encounter, address additional problem-related issues, Kidzcare Pediatrics may be required to charge for these additional services. This occurs when the additional issues addressed meet certain criteria that are considered above and beyond the scope of the preventative visit. This is necessary in order for Kidzcare Pediatrics to meet established correct coding guidelines.

Signature: _____ Date: _____