

# OFFICE FINANCIAL POLICY

**NEWBORNS**-Please add newborns to your insurance policy immediately. Many insurance companies allow 30 days to add your newborn baby. If you wait, it delays payment of your claims.

**INSURANCE**-Bring a copy of your current insurance card with you each time you visit our office. Please let us know if there has been any changes. As a courtesy to our patients, we will file your insurance. If insurance information is not provided or not active, payment is due at time of service. We do not file insurance on liability claims (car accidents, injuries at school, etc.) An itemized bill with receipt of payment will be given to you to turn in to the insurance company.

**INSURANCE BENEFITS**-Become familiar with your insurance policy deductible, copays, and benefits. Does your policy cover well visits, Immunizations, lab work?

**PAYMENTS**-Copays are due at time of service. This is part of your contractual agreement with your insurance. You are responsible to pay what is not paid by insurance. We accept Visa, MasterCard, Discover, check and cash. Accounts with no payment for 60 days may be turned to our collection agency.

Every parent or guardian is responsible for payment at the time of visit, for any services provided to his or her dependent child regardless of any outside agreement with another parent or guardian. Whoever brings child in is responsible for copay at time of service.

**HMO CONTRACTS**-Please check your insurance card or with your insurance customer service department to make sure you are assigned to our physician. If we see you and you are assigned to another physician, you will be responsible for the bill.

**BILLING QUESTIONS**-The business office staff is available to answer any questions you might have regarding your account. Our business office phone number is 913-764-3016.