

Financial Policy

Thank you for choosing Pediatric Associates of Mt. Carmel as your child's healthcare provider. We strive to provide the very best care for your child and family. It is important to us that our patients and families understand their financial responsibilities.

Insurance

- Your health insurance policy is a contract between you and the insurance company. Most insurances have a limited claim filing limit. To ensure accurate and timely claim processing, we ask you to bring your **current insurance card** to every appointment. If corrected insurance information is given after the filing limit of that plan, we will not bill them, and it will be your responsibility to cover services rendered.
- We ask you to update your current demographic information so that we have the correct contact information.
- For newborn babies, please make sure that you add them to your insurance plan in the first **30 days** of their life.

Responsibility for Payment

- We require copays to be paid at the time of service by the parent accompanying the patient. If the copay is paid more than 24 hours after your appointment time, you will be charged an additional \$10 administrative fee.
- Most insurance companies do not require a copay for a well visit (yearly exam, complete physical exam, sports physical). However, if an acute or chronic medical concern is addressed during this visit, there will be an additional charge that may require a copay, or it may be applied to your deductible. Additional services and screenings are billed individually. Insurance plans vary considerably, and we cannot predict or guarantee what part of our services will or will not be covered.
- Services provided through phone, patient portal, or as part of Integrated Behavioral Health services may be billed to your insurance. Psychiatric consultations regarding your child's behavioral health care may also be billed, even when those services do not involve direct patient contact. Non-covered services will be your financial responsibility

Billing and Collections

- Pediatric Associates of Mt. Carmel will bill services rendered with your insurance company. Once a balance is acquired on your account and a statement is sent, payment is due within 30 days. For any patient balance due for more than 60 days, \$10 per month will be charged to your account until the balance is paid in full.
- If you are unable to pay your balance in full, please contact our billing department. We may be able to set up a payment plan to help you. Unfortunately, if an account balance is unpaid over a prolonged period, your account will be sent to a collection agency, and we will no longer be able to provide care to your child and family. A collection fee will be added to any account referred to collections, for which you will be responsible.
- Pediatric Associates of Mt. Carmel offers a convenient Credit Card on File option. Your card is securely stored on our merchant service provider's site.

- ## Weekend and Evening Appointments

- ## Appointment Cancellations

- ## Transfer of Records

- Signature of Parent/Guardian

Date _____

Printed Name of Parent/Guardian

Patient Name	DOB
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Patient Name	DOB
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Patient Name	DOB
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Effective 6/1/2026