



## RTCP FINANCIAL POLICY

**All patients must present current primary (and, if applicable, secondary) insurance cards at each visit. Co-pays are due at the time of service. If you are unable to provide proof of active insurance coverage, or if your child is not insured, payment in full will be required at the time of your visit.**

### **Payments & Fees:**

Patient balances are due within 30 days after insurance pays. **If your insurance plan is subject to routine deductibles and coinsurance, we require you to keep a credit card on file so we can collect those charges as soon as your insurance carrier designates your financial responsibility for the claim.** We will only charge your credit card without prior notice if the claim was adjudicated normally. If your credit card on file expires or otherwise becomes uncollectable, we will expect you to promptly provide a new means of payment. Please complete our **Credit Card on File Authorization Form** and then visit the Front Desk to securely swipe and save your credit card information into our system.

- If charges remain unpaid after 30 days, a second statement will be rendered with a notice requesting immediate payment. When your account is not paid in a timely manner, your child may be turned away for non-emergent services until the balance is paid.
- If the balance remains unpaid, your account will be referred to a collection agency. You are responsible for any collection costs as well as attorney fees associated with collection in addition to your outstanding bill.
- If you are referred to collections, you will be given a 30-day notice of discharge from our office, which means you will need to find a different pediatrician for your child.
- Please understand that if you include debt owed to us in a bankruptcy filing, your account will be closed, and you will be given a 30-day notice of discharge. We much prefer to work out acceptable payment arrangements and continue to provide care for your child, so please talk to us before filing.

### **Missed Appointments, Administrative & Additional Fees:**

We understand that there are occasional circumstances that may keep you from the appointment. When this happens, we request 24 hours advance notice for physical exams, consultations, behavioral health visits, and medication checks, and 2 hours advance notice for sick visits. We charge a fee when you fail to notify us of a cancelled appointment, or if you do not arrive within 15 minutes of a scheduled appointment.

This charge is not covered by insurance and is your responsibility. We may provide a reminder for appointments; this is a courtesy only and has no effect on your financial obligation for a missed appointment.

- It is our policy to charge \$25 (or \$50 during June–August) for an office sick visit that is missed without 2 hours' notice
- The no-show fee for physicals, consults, behavioral health, and other specialty appointments is \$50 (or \$100 during June–August)

### **Uncovered Services**

**This section fulfills any prior notification requirement your insurance carrier may require contractually of our practice regarding all uncovered services. Please read this section carefully.**

Each health care plan and insurance policy have services that it specifically excludes. Some examples are standard of care or screening tools recommended by the American Academy of Pediatrics (MCHAT, EPDS, and PSC-17), Fluoride Varnish, and Spot Vision screening.

Please be aware that we are required to report visits outside of normal business hours to your insurance provider; these are assigned an Extended Hours Fee (CPT 99051). Appointments scheduled before 8am, after 5pm, or on Saturdays and on federal holidays will incur this fee, which may be applied to your co-pay, coinsurance, or annual deductible. Some insurance plans do not cover this fee.

There is often no consistency in these rules, and each patient/family must read the details of their own policy.

By requesting or receiving a service, a patient (and guarantor) agrees to be personally responsible for payment of uncovered services. Uncovered services are to be immediately paid for in full and will not be waived.

### **School, Sports, Camp, & Daycare Forms**

Because of the increasing demand, complexity, and length of time it takes to complete school, sports, camp, and daycare forms, it is very important that you bring your form to us as soon as it is received. Parents should complete their portion of the form in advance. The standard processing fee for a form is \$20; you can expect these forms to be completed within 7–10 business days. The fee for rush processing of a form (24–48 hours) is \$45. Forms requested during a well check do not incur fees.

### **Divorce & Separation Decrees**

RTC Pediatrics is not a party in divorce or separation decrees or in child support arrangements. We bill one guarantor, at one address, and expect prompt payment. We do not handle billing or insurance coverage disputes between parents.

### **After-hours Triage Calls**

After regular office hours, our on-call triage service will help if you need medical advice and cannot wait until our office opens. When you call our office number, you will get transferred to our triage service, and your call will be promptly returned. The triage service always has access to one of our physicians. You will incur a \$25 fee for calls after hours.

### **Medical Records**

In the state of Virginia, the physician who creates the patient's medical records is the owner of the records and is permitted to charge a processing fee. RTC Pediatrics charges a standard processing fee of \$20 per child per copy. Rush processing fees are \$45. **This fee must be received before records are released to you or your child's new physician.** Upon receipt of fee, requests for release of medical records will take up to 14 business days to process. There is no fee for request of immunization records. Any medical records for a patient 18 years and over must be requested by the patient. Please complete the **Authorization for Medical Release form**. This form may also be used by patients transferring into our practice to request medical records from their previous physician.