

INSURANCE HELPFUL HINTS

Below is a list of questions that you may want to have answered before your next appointment with our office. If you have any questions regarding your policy, please contact your insurance company or employer for clarification. It is your responsibility to know your insurance policy.

Will my insurance company only allow one well child exam per year?

Several insurance companies will only allow one well child exam per calendar year or every 365 days, except infants under the age of 2.

Will my insurance cover well child exams and immunizations?

With the new health reform law, insurance companies are required to cover most preventative care services. However, if your policy is prior to September 23, 2010, these services may not be covered, subject to deductible, or allow a maximum amount per year for preventative care services. Our office recommends that your child receive immunizations from the Board of Health or Super Shot clinic should your coverage be limited for well child care. It is important to know this information prior to your visit with our office.

Do I have a deductible?

Some insurance policies have an individual or family deductible that must be met before benefits are covered at 100%.

Is a second copay required if my physician codes a well child exam with an office visit?

Often when a child is seen for their routine exam, the physician will also address a new illness, such as an ear infection, or review a chronic illness, such as ADHD. In this case, a physician may charge a regular office visit in addition to a well child exam. Certain insurance companies will require you to pay a second copay for these services.

Who is responsible for the copay or payment on the account?

Payment will be expected from whoever brings the child in for the appointment, even if they are not the account guarantor. If a divorce decree requires the other parents to pay all or part of the treatment costs, it is the authorizing parent or guardian's responsibility to collect from the other parent.

What if I cannot pay my balance in full?

In certain circumstances, our office will set up a payment plan with you to pay the balance within a reasonable time. If longer time is needed, please ask about the finance company we work with who may be able to approve an extended payment plan, with no interest, if the balance is paid within the contracted time.

What if my insurance policy requires a referral for certain services?

It is your responsibility to know your insurance policy. If you are enrolled in an insurance plan that requires a prior authorization or written referral for a specialty service, you must notify our office before the appointment. Our office will not be held responsible for any service that has been denied due to lack of authorization.

What does "needs other insurance information" mean on my statement?

In most cases, this means that your insurance company is questioning COB information or whether there is a primary insurance that may cover your child. They may also be requesting eligibility documentation, such as a birth certificate, marriage license, or divorce decree. Please call your insurance company to verify what information is needed and submit this information in a timely manner. The balance will be your responsibility if this information is not supplied to them.

Can a friend or relative bring my child in for their appointment?

Due to HIPAA guidelines, when someone other than the parent brings the child in for an appointment, the individual bringing the child in must be authorized on the Patient Information Release Form in the child's chart. The parent must sign this authorization.