

## Kalamazoo Pediatrics Financial Policy

**Insurance Verification:** At Kalamazoo Pediatrics we accept most insurance payors. Insurance will likely cover most health care costs. If you have secondary insurance policies, Kalamazoo Pediatrics will verify your secondary coverage. Kalamazoo Pediatrics will verify your insurance coverage as a courtesy, but ultimately, patients or guarantors are responsible for understanding their insurance plan and its limitations.

**Copayments, Coinsurance, and Deductibles:** These costs are due at the time of service and are the responsibility of the accompanying adult, regardless of custody arrangements. The individual who signs the patient's paperwork or signs electronically is typically the person responsible for the bill. Please be aware that all account balances are family balances.

**Due Dates for Payments:** Patient bills have a due date of 30 days after notification of amount due. If payment is not made by the due date, additional fees may occur. If payment is not received by due date, the bill may transfer to our billing company to handle collections of payment.

**Non-covered Services:** Patients are responsible for any service not covered by their insurance plan.

**Out-of-Network Providers:** We encourage all patients to determine if our providers are "in-network" or "out-of-network" with their insurance policy. Services provided by an out-of-network provider may be a larger cost to the patient. Patients are responsible for these costs.

**Missed or Cancelled Appointments:** For missed or cancelled appointments there may be a fee up to \$25.00.

**Payment plans:** Kalamazoo Pediatrics will offer payment plans on a case-by-case basis to families who request them to pay balances over time.

I have read the financial policies and understand what payments I am responsible for. I understand what the potential fees are for services. I have had the opportunity to ask questions about this policy.

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Signature

Date