

Statement of Financial Policies **ALL STAR PEDIATRICS, PC**

Thank you for choosing our practice for your child's medical needs. We are committed to providing you with exceptional medical care, as well as, making our medical billing processes as simple and efficient as possible. Recent shifts in the healthcare industry have resulted in insurance companies increasing the patient's portion of the payment. This is driving many physician practices to adopt new financial policies to enable more efficient operational processes. Please take a moment to familiarize yourself with our practice's **"EASY-PAY"** - A Credit Card on File Policy.

To streamline our payment system and provide a convenient way for parents to pay their bills, effective August 1, 2019, we will require all patients keep an active credit card on file with us. The credit card information will be stored in a secure vault by our payment processor. We will bill your insurance company first and upon their determination of benefits we will charge your credit card for patient portion of the payment. Circumstances when your card would be charged include but are not limited to: missed co-payments, deductible and co-insurance, non-covered services and/or denial of services, and past due balances.

Fee For Service: We encourage all patients who have questions or concerns about the cost of care to inquire about those costs in advance of service. All Star Pediatrics follows the American Academy of Pediatrics, (AAP) guidelines for care provided to our patients. If deemed medically necessary, we will administer care according to those guidelines and patients will incur associated fees.

Insurance: We bill participating insurance companies as a courtesy to you. If you do not have insurance with which we participate, full payment is expected at the time of service. Your insurance policy is a contract between you and your insurance company. You have certain responsibilities such as presenting your insurance card at EACH VISIT and paying deductible and co-pays at the time of service. It is your responsibility to inform us of any changes in your address, phone number or insurance information so we can ensure that correct billing, eligibility and copayment requirements are accurate. If new insurance information was not given at the time of service any claim over 60 days old is your responsibility and must be paid directly to us. You are expected to know what the covered benefits are under your policy, including co-pays and deductibles. Our office cannot always tell you in advance whether or not your charges will be covered by your insurance plan. Because we have no way to know all the individual insurance policies, it is your responsibility to contact your insurance if you are concerned as to whether a charge is covered.

Payment: Your insurance policy is a contract between you and your insurance company. We will not become involved in disputes between you and your insurance carrier. We do provide your insurance carrier with information regarding your diagnosis and treatment. We do not get involved in such matters as disputes regarding deductibles, copayments, non-covered charges and "usual and customary" charges. If your insurance carriers does not provide payment within 40-60 days after treatment, you will be responsible for payment.

Once we determine your personal financial obligation or after your insurance company reimburses All Star Pediatrics, for a portion of your care, we will mail you one statement with the explanation of what is due. This amount will be charged in full to your credit card on file 10 days after the statement is sent. If the credit card is not active, we will send you a text message to reminder you to update your file at All Star Pediatrics with a credit card that is current.

Financial Hardship: We are not in the business of extending credit to our families. However we understand that there may be occasions when a family faces financial hardship. Please contact our office manager to make special arrangements.

Outstanding Balances: Any charges remaining unpaid 60 days after the date of services are considered past due. Past due accounts must make arrangements with the office manager prior to scheduling well child appointments. All accounts that have not made arrangements and are not being paid off will be sent to our collection agency.

Parents Signature