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## Financial Policy

We are contracted with most major PPO insurance plans, including Tricare Select. Families who choose to forego insurance may self-pay. We are not contracted with any HMO plans or with Medi-Cal. If your child is insured under Medi-Cal, they must be treated by a physician contracted with Medi-Cal. We are not able to accept international insurance.

Please confirm that we are contracted with your insurance. You should be able to do this through your insurance company's website. We will do our best to verify insurance coverage prior to your child's visit.

There are many types of insurance plans, with different coverage, co-pay amounts, and deductibles. We do not know the specifics of each plan. Many, but not all, plans do not require a co-pay for well visits, but do require a co-pay for sick visits. Many, but not all, plans include immunizations as a covered expense. Tests run in our office as part of the standard of care may go towards your deductible. You may clarify with your insurance company which services are covered, which services may go towards your deductible, and what your expected responsibility will be.

We request that you present a valid insurance card at every visit. If you do not have a valid insurance card and we are unable to verify your insurance, we may ask for payment in full at the time of the visit. If you have not provided us with accurate insurance information at the time of the visit, we may be unable to bill your insurance company and you may be responsible for all charges incurred for the office visit.

If you need to cancel an appointment, we request that you call to cancel 24 hours prior to your scheduled time.

If your child is sick at the time of a well child check, you may choose to keep the well child appointment, change the appointment to a sick visit, or reschedule for when your child is well. If significant time is devoted to evaluation and treatment of an acute illness during a well child check, we may bill your insurance for a sick and a well visit, and you may be responsible for a co-payment for the sick visit.