

THE CHILDREN'S CLINIC

Financial Policy-Frequently Asked Questions and Answers

New-Born Insurance Coverage

Q-What is the process for enrolling my newborn under my health plan and how much time do I have?

A-You must contact your insurance immediately. Most health plans only allow 30 days to add your newborn to your insurance plan. If you have coverage through OMAP (Medicaid) you **MUST** contact your case worker immediately. Your case worker will be able to provide you with a temporary identification card. If you are unable to provide proof of insurance after your baby's two week appointment, we will ask you to pay \$75.00 towards your services for routine care.

Co-pays

Q-When do I pay my co-pay?

A-Your insurance company requires you to pay your co-pay prior to your office visit. However, we do not collect a co-pay for lab, x-ray and immunizations. If your insurance requires you to pay a co-pay for these services, we will bill you for the co-pay.

Q-What if I do not make my co-pay at the time of my visit?

A-We charge an additional \$10.00 fee if co-pays are not paid at the time of the visit.

Insurance Coverage

Q-What insurance companies are you contracted with?

A-We are contracted with most health plans. Please check with your insurance company to make sure we are on your plan.

Q-Do I need to select a pediatrician under my insurance?

A-So that we may provide optimal care, we encourage you to select a pediatrician for your child. Also, this may be a requirement with your insurance company. Please contact your insurance today.

Q-How do I know what is a covered benefit?

A-Not all services are a covered benefit. Please contact your insurance for questions regarding plan benefits

Q-Do you bill all insurance companies?

A-Yes. We will submit a claim to all primary, secondary and third party payers with the exception of motor vehicle claims. Please bring your insurance card(s) to your appointment. Once your insurance company has processed your claim, we will bill you for the balance. Payments are expected upon receipt of your statement. We accept Visa, MasterCard, Discover, Cash, Checks, Debit Cards and Money Orders. We charge \$25 for all returned checks.

Uninsured

Q-What if I do not have any insurance?

A- If you are uninsured, or if we are unable to verify coverage, we require a \$75 payment at your first visit which will be applied to your charges. If charges exceed the \$75.00 we will send you a statement.

Scheduled Appointments

Q-What if I cannot make it to my appointment?

A-Please call our office as soon as you can. We request 24 hours notice for canceled visits. This will enable us to offer this time slot to another patient.

Parents' Financial Responsibilities

Q-What if my ex-spouse is responsible for all financial expenses but I bring our child to the clinic?

A-The parent who brings the child to our clinic and who completes the registration form will be the responsible party. However, we will submit a claim to both parent's health plan.

Prompt-Payment Discount

Q-Do you offer discounts to those parents who pay for services at the time of the visit?

A-Yes, if you are uninsured or if the services provided are not covered by your insurance, we will offer you a 25% prompt-payment discount. The maximum discounted amount will not exceed 25% of total charges.

Collections

Q-Do you send unpaid accounts to an outside collection agency? A-Yes we assign all unpaid accounts to Quick Collect collection agency.

Q-Do they report to a national credit bureau? A-Yes they do report to a national credit bureau and will add additional penalties and interest.

How are my charges determined?

A-Physicians must follow accepted national guidelines when determining what your charges (level of service) will be. They must code your visit based upon what services were provided and cannot take into account particular health plan benefit designs. Consequently we are unable to switch the visit reason and diagnosis in order for a claim to be covered by your insurance.

Q-What if I think there is an error on my account?

A-Please contact the business office immediately. We will review your concern with the physician and let you know the outcome.

Unscheduled Sibling Visits

Q-If I have an appointment for one of my children, and upon arrival, their sibling is also sick, will the physician be able to treat both children during the same visit?

A-Based on the physician's discretion, your other child may be able to be seen without a separate appointment. However, there will be a separate charge. Please remember to pay all co-pays prior to your departure.

If you have additional questions, please contact our business office at 503 535-1458, Monday-Friday, from 8:30-5:00pm.