

Frequently Asked Questions and Answers

Newborn 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 the Oregon Health Plan (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-month appointment, we will ask you to pay a \$75.00 deposit towards your services for routine care.

Co-pays

Q. When do I pay my co-pay?

A. Your insurance company requires that we collect your co-pay at the time of check in of your office visit.

Billing

Q. Why did I get billed a co-pay for a Well Child Visit?

A. During a Well Child visit, insurance companies require providers to adhere to preventive care guidelines. Addressing an illness or problem (like an ear infection or rash) or managing a previously diagnosed health problem (like asthma or ADHD) is not considered preventive care.

Insurance Coverage

Q. What insurance companies are you contracted with?

A. TCC is contracted with most health plans. We have provided a list of our in network health plans. If you do not see your plan listed, 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. This may be a requirement for your insurance company. Please contact your insurance company regarding their requirements regarding PCP and medical home.

Q. What if I have more than one insurance company? Do you bill all insurance companies?

A. Yes. TCC will submit a claim to all primary, secondary and third-party payers. However, "It is your responsibility to contact each insurance company to coordinate benefits." 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, Checks, Debit Cards. We charge \$25 for all returned checks.

Q. What if I don't have my insurance card with me at the time of my appointment?

A. It is **your responsibility** to provide TCC with valid insurance information at every visit. If we are unable to verify active insurance at time of service, we will collect a financial waiver and \$75.00 to be applied to your charges. You may contact the Billing Office to update your insurance information, and we will file the claim.

Uninsured

Q. What if I do not have any insurance?

A. If you are uninsured, we will provide you with a good faith estimate 3 days prior to your appointment and that amount will be due at time of service.

Q. Do you offer a discount to uninsured patients?

A. Yes, if you are uninsured, we will offer you a 25% discount, excluding labs, x-rays, supplies, medications and immunizations, if the balance is paid within 30 days of the visit. **To receive a discount, please call Billing Office at 503-535-1458 to make your payment.**

Payment Plans

Q. Do you offer payments plans?

A. Yes, TCC offers flexible payment plans with 0% interest. To set up a payment plan you can go online to your MyHealth portal or call Billing Office at 503-535-1458.

Financial Assistance

Q. I am experiencing some financial difficulties, does TCC offer assistance to people in need?

A. Yes, TCC has a Financial Assistance Policy designed to help those who may be experiencing Financial Assistance. Please call the Billing Office at 503-535-1458 for a Financial Assistance Application.

Deposits

Q. I have been asked to pay a deposit; will I get this money back?

A. In some instances, TCC may ask you to pay a deposit to be held and applied to your visit. Any unused portion of the deposit will be applied to previous balances or the collections balance when an account has been assigned to collections. Any remaining monies from the deposit will be refunded to the person who paid the deposit.

Parents' Financial Responsibilities

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

A. TCC will not be responsible for disputes regarding divorce, custody, and financial responsibility. The custodial parent, and/or the parent who brings the child(ren) to the clinic will be responsible for the account. TCC will also not be involved in any court ordered financial responsibility and/or insurance subscriber responsibility.

Canceling 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 the time slot to another patient.

Q. Do you charge a fee for late cancellations?

A. Yes, TCC will charge a \$75.00 fee for no shows, less than 24 hour cancellations, and same day cancellations. After three offenses within a 12-month rolling period, families are subject to be discharged from TCC.

Q. Will I be charged for leaving a Virtual appointment prior to the provider joining?

A. We do our best to stay on time, but occasionally providers may run a few minutes behind. If this happens, we will notify you right away. **We ask that you remain available for up to 20 minutes after your scheduled time.** If your provider has not joined within that time, you are welcome to leave or reschedule, and a late cancellation fee will not apply.

NOTE THAT THE FEES MENTIONED ABOVE ARE NOT REIMBURSEABLE BY INSURANCE PROVIDERS OR FLEX ACCOUNTS SUCH AS FSA OR HSA. ALL CANCELLATION FEES ARE SUBJECT TO RULES AND RESTRICTIONS THAT MAY BE GOVERNED BY ANY STATE OR FEDERAL LAW. PLEASE NOTE THAT THESE FEES DO NOT APPLY TO MEDICARE/MEDICAID PATIENTS.

Unscheduled Sibling Visits

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

A. Based on the physician's discretion, siblings may be able to be seen consecutively. 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 the Billing Office
Monday-Friday, 8:30am-5:00pm at 503-535-1458.**