

CATAWBA PEDIATRIC ASSOCIATES, PA FINANCIAL POLICY

Thank you for choosing our providers. We are committed to assisting you with your insurance and financial obligations. We accept insurance assignment, cash, checks, Visa, MasterCard, and Discover. Please read and sign our financial policy below:

Our clinic is committed to providing the best treatment for our patients and we charge in accordance of what is usual and customary for our area. Patients are responsible for payment regardless of any insurance company's arbitrary determination of usual and customary charges. If your employer or insurance company is contracted with Catawba Pediatrics, we will file your visits with your insurance carrier. While we are pleased to provide all medical information necessary to file for reimbursement, our office cannot assume responsibility for collecting your insurance claim or for negotiating a settlement on a disputed claim. Please be sure your insurance information is current at each visit. We will require a copy of your insurance card(s) before services are performed. We will file all insurances in a timely manner. Updated insurance information must be given at the time of services. Failure to do so may obligate you for payment for services rendered. We cannot become involved in Third Party liabilities. We cannot accept an attorney letter of payment guarantee.

Any account that is over 120 days past due may be sent to an independent collection agency and/or credit bureau. By signing, you acknowledge that any expenses incurred in collection and/or legal will be your responsibility.

Co-pays – Please have your co-pay ready upon arrival. Co-pays **must** be collected at the time services are rendered. Failure to render co-payment at time of appointment will result in non-compliance with your insurance carrier and will be reported to the carrier as designated under our insurance contract.

Co-insurance – There may be some co-insurance and/or deductible charges associated with your insurance plan. The co-insurance or deductible is your responsibility and will need to be paid upon receipt of our statement after insurance payments have cleared. If your insurance does not cover services provided (example: well child exams may not be covered), payment in full is expected at the time of the visit.

Pre-certification – Pre-certification (referral) may be required by your health plan before referrals to specialist office, prescriptions not in your insurance formulary, certain procedures, tests, or surgeries performed. We will assist you in the referral process by contacting your insurance company on your behalf.