

Catawba Pediatric Associates  
Financial Policy  
Health Savings Account (HSA)  
Health Reimbursement Account (HRA)

**DEFINITIONS**

A Health Savings Account (HSA) is a type of account where funds are held in an interest-bearing account by an individual to help pay for health care expenses while covered by a high deductible health plan (HDHP). The funds are pretax and when used for IRS-qualified medical expenses, the funds are not taxed as they are dispersed.

A Health Reimbursement Account (HRA) is an account established by an employer to cover the cost of healthcare expenses while covered by a high deductible health plan.

**CLAIMS PROCESS**

HSAs and HRAs are offered by most insurance plans. In most cases, no copay is required at the time of the visit. **IN ACCORDANCE WITH OUR OFFICE FINANCIAL POLICY, ANY EXISTING BALANCE WILL BE DUE AT THE TIME OF SERVICE.** Your child will be seen, and the charges are submitted to your insurance plan, just like other policies. They will process the charges, and apply discounts based on our agreed rate with them. They will send us an Explanation of Benefits (EOB), which will indicate the amount applied to your yearly deductible. Once your yearly deductible has been met, you will be responsible for any coinsurance amount.

**PAYMENT**

HRA:

If you have an HRA, payment will be included with the EOB, and the funds will be withdrawn from your HRA account, provided the funds are available. If the funds are not available, you are expected to pay the balance in full.

HSA:

If you have an HSA, payment will not be included with the EOB. Your plan may have provided a debit card to access these funds. We require a copy of the HSA debit card with your charge authorization to remain on file. When we receive the EOB from your insurance company, we will automatically charge your card. We will notify you of the transaction, and send a copy of the insurance EOB with a receipt of the transaction for your records.

If your plan did not supply a debit card or you have checks, you are required to keep your credit card on file with us. We will charge the balance to your credit card, and send you a receipt. You will be required to reimburse yourself, using the HSA checks provided.

Please note that your HSA funds can not be applied to old balances. The funds can only be used for visits after your insurance plans' effective date.

**OFFICE VISITS AND QUALITY MEDICAL CARE**

We treat all of our patients equally, regardless of the type of insurance plan they have. We would not compromise any child's medical care based on their coverage, or lack of coverage. Catawba Pediatrics will not change their treatment protocol because of this plan. We want you to be aware of some of our common treatment plans and office charges. Since your plan has a high deductible, you will be responsible for most, if not all, of the procedures done in addition to the office visit. Please feel free to discuss all procedures with your nurse or provider so you understand their necessity.

- Sore throats typically have an office visit, rapid strep test and 24-hour throat culture as a follow-up if the rapid test is negative.

- Asthma Treatments have an office visit, the inhalation therapy, pulse oximetry, and the medication. Since the visit takes longer than 25 minutes, we may charge a prolonged services code in addition to the office visit. If this is the first time your child has used a nebulizer, or if there is a discussion regarding a change in inhalation medication, there is an inhalation instruction charge.
- Physical exams will typically have a hearing and vision screening done at the time of the visit. Depending on the age of the child a developmental screening may also be done.
- When your child receives an injection, there are two charges. The first one is for the actual vaccine or antibiotic. The second charge is an administration fee. This covers the expenses related to administering the shot, such as needles, syringes, and other costs.
- A provider may need to examine your child's ears and be unable to see the eardrum due to earwax. The provider will need to remove the wax to see if the eardrum is swollen or infected. There is a separate charge for the office visit and the earwax removal.
- When a child is seen for the first time for a wart removal, there are separate charges for the office visit to evaluate the wart, the procedure to treat the wart, and the chemical used to treat the wart. If any follow up applications are required, the office visit is not charged.
- If we send a specimen to an outside lab, we charge a specimen handling fee. This fee includes the completion of the paperwork, processing, and packaging for the specimen to be sent to the outside lab. In addition to the specimen handling charge, there is a separate charge for venipuncture or fingerstick, if applicable.
- If your child is seen on the weekend or a holiday, there is an after hours charge in addition to the office visit.

A copy of our office charges are available upon written request.

By signing below, you acknowledge and agree with the following:

1. I agree to allow Catawba Pediatrics to charge my HSA debit card upon receipt of my insurance EOB;
2. I will provide a personal credit card if a debit card is not provided by my HSA;
3. I understand Catawba Pediatrics will not alter my child(ren)'s treatment plan due to possible charges incurred;
4. This policy has been discussed and explained to me.

\_\_\_\_\_  
Parent/Guardian Name

\_\_\_\_\_  
Signature of Parent/Guardian

\_\_\_\_\_  
Date

\_\_\_\_\_  
Child(ren)'s name(s)

\_\_\_\_\_  
Staff Signature/ Witness

\_\_\_\_\_  
Date