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Payment policies

Thank you for choosing Holly Springs Pediatrics for your child's medical care. We are providing you with the following information to help you understand our billing and insurance policies.

Your responsibilities

- You must **show your current insurance card at every visit**. This is to protect you from receiving a bill due to us not having your correct insurance information. We will attempt to validate your insurance benefits at the time of service and alert you to any problems. If we cannot validate your coverage, we may assign your account to self-pay status and request a full payment at the time of your visit. This will be reimbursed if insurance can later be validated.
- You must **pay your co-payment at the time of the office visit**. Our contracts with insurance companies require us to collect your co-pay at the time of service. We accept cash, credit cards (Visa, MasterCard, Discover), and checks as forms of payment. In the event a personal **check is returned unpaid** from your bank, your account will be charged with a returned check fee of \$35, and your account may be placed on a "cash only" basis for one year. **Late co-pays** are subject to an additional \$30 service fee.
- If your insurance plan is subject to **routine deductibles and co-insurance**, we require you to keep a credit card on file so we may collect those charges as soon as your insurance carrier assigns the appropriate amount of patient responsibility. During the time you leave a credit card on file, if it expires or otherwise becomes uncollectable, we will expect you to promptly provide a new means of payment.
- You must **cancel any appointment for a well visit/check-up** at least **24 hours** prior to your scheduled start time. Otherwise you will be assessed a \$50 missed well visit fee.
- You must **cancel any "sick" appointment you cannot keep** at least **two hours** prior to your scheduled start time. Otherwise you will be assessed a \$25 missed appointment fee.
- **Know your insurance benefits**. Your insurance policy is a contract between you and your insurance company, even if your employer provides it. There are many subtle differences in insurance policies, and employers frequently change coverages and co-payments. You are responsible for knowing what services are covered (how often, in the case of well visits), and how much of the cost is your responsibility. You will be responsible for any portion of services that your insurance doesn't cover, or for which you have a deductible that hasn't yet been met. You should also be aware of where your insurance wants you to go for any lab or radiology procedures, so that in an urgent situation you are

seen at the appropriate facility and will not receive a bill.

- If your insurance plan requires you to **choose a primary care provider**, you must contact your carrier and select our office immediately. In accordance with carrier guidelines, we cannot schedule any appointments or write any referrals until we receive notice that you have been added to our roster.
- If you have a **newborn or newly adopted child**, congratulations! Your child is covered for the first 30 days by mother's policy, regardless of which parent will provide ongoing insurance coverage. You should contact your carrier as soon as feasible, (usually within 30 days), to add the new child to your policy. Permanent coverage must be in place before the automatic newborn coverage expires. **You must have your child added to your policy by one month well-visit** and should have an insurance card to present at that visit. If you have not received an insurance card, contact your insurance company prior to the visit to verify coverage and get an active insurance ID number. If you do not have active coverage your visit may be rescheduled/delayed or you may be personally responsible for the bill.
- If your child is **covered by more than one insurance policy**, be sure you know which is considered primary. We must submit claims to the appropriate carrier(s) in the right order.
- If your child is seen in our office for concerns related to **Motor Vehicle Accident** the claim doesn't get processed through your health insurer. You will be responsible for payment at the time of service. We will give you a statement for those dates of service that you may submit to your vehicle insurer or attorney. This payment should be reimbursed to you once your claim is settled.
- **Carefully read all Explanation of Payment (EOP) statements** you receive from your insurance carrier. We receive the same statement, and any charges which your insurance carrier designates as "patient responsibility" will be billed to you directly from our office if you do not have a credit card on file. For your convenience, balances less than \$20 may be added to your account, in which case payment will be expected at the time of the next service.

Our collection Procedures

- If your account is **self-paid**, all services must be paid for at the time of your visit. This may include situations where we cannot validate active coverage with your insurance carrier. In such cases, we will collect payment at the time of service and refund any amounts subsequently collected from your carrier.
- If you have a valid coverage with a **participating insurance carrier**, we will file an insurance claim within five business days of your date of service. If there are any problems with this submission, we will notify you immediately and request your prompt assistance with any conditions under your control that are causing a delay in processing. If your insurance carrier doesn't respond within 30 days, we will submit a second claim. If your insurance carrier doesn't respond to our secondary submission within 60 days from the original date of service, we will send you a statement, and payment will become your responsibility. You will need to contact your insurance carrier if you think it is responsible for payment. We will expect payment from you or them within 30 days of receipt of your statement.
- If your participating insurance policy is subject to **routine deductibles and/or co-insurance** that

cannot be collected at the date of service, we will charge your credit card on file as soon as your carrier provides an EOP designating your financial responsibility for the claim. We will only charge your credit card without prior notice if, in our sole opinion, the claim is adjudicated normally. If the claim is denied, we will contact you to resolve the situation before collecting any amounts indicated as due or non-covered services.

- If you are insured by a **non-participating insurance carrier**, we will expect payment from you at the time of service, and it will be your responsibility to submit any claims to your insurance company for a direct reimbursement to you. We will provide you with the appropriate information to assist you in this process.
- **All statements are due upon receipt.** If charges remain unpaid after 30 days, a second statement will be rendered with a notice requesting an immediate payment. If charges still remain unpaid after 60 days, a final statement will be rendered with a letter informing you that our relationship is subject to cancellation after 30 days of urgent and emergent care. All further services will be provided on cash-only basis.
- We reserve the right to place your account with our collection agency after all the internal efforts to obtain payment have been exhausted. You are then responsible for any collection costs in addition to our outstanding bill. If you are presently in collection, the practice will use its discretion as to provide you with further treatment or asking you to find another physician.