

Santa Clarita Pediatrics Financial Policy

Thank you for choosing Santa Clarita Pediatrics as your child's Healthcare Provider. Our doctors and staff are dedicated to serving your child's medical needs with the best professional advice, care, and service. Please understand that whether or not you have insurance, payment of your bill is your responsibility. The following is a statement of our Financial Policy.

INSURANCE PLANS

Due to the constant changes with insurance plans, we cannot guarantee that our system is able to verify up to the minute eligibility. While we will make every attempt possible to verify your information, ultimately it is your responsibility to know your coverage. You are responsible for bills not paid by your insurance plan.

Most insurance plans require that parents contact them within the first two weeks of the birth of a newborn. While insurance will usually automatically cover a newborn child for the first 30 days after birth, it is the responsibility of the parent to call their insurance plan and have the newborn child added to their policy.

We must have your correct insurance information on file at all times. If the office does not have the correct insurance information and the insurance company denies the claim, the policy holder is then responsible for all costs on that date of service.

As there are many insurance companies and innumerable different plans, it is the parent's responsibility to know the provisions of their insurance plan. Please remember that the policy holder must abide by the contract that he/she has entered into with the insurance company. These provisions may include, but are not limited to:

- Use of a particular laboratory appointed by your insurance company
- Need for a referral to see a specialist
- Requirement of pre-authorization for a service

We will bill your insurance carrier for all covered services. You are required to pay for all co-payments, co-insurances, and deductibles at the time of your visit. Federal and State insurance regulations prohibit us from discounting or waiving your assigned co-pay or deductible.

We contract with many of the prominent health plans; however, not all of the physicians in the practice contract with the same health plans. You can contact your insurance company and verify whether a physician in this practice has a contract with your insurance company. Our staff will assist you if needed.

PLEASE NOTE: Your health insurance policy is an agreement between you and your insurance company. All charges are your responsibility, whether or not you have insurance. Not all

services are covered under all contracts. Because there are so many different insurance plans, it is not possible for us to know the specific details of your coverage.

PRIVATE PAY PATIENTS

For patients without insurance coverage payment is due at the time of the service. We accept cash, checks, debit cards, and all major credit cards.

PROCEDURES AND LABORATORY CHARGES

For certain tests an independent lab (not owned by our practice) can be utilized. Independent labs will bill your insurance carrier for their services. If you have questions about these additional lab fees, please contact the lab directly as these fees are not charged by our office. The practice will utilize insurance contracted laboratories whenever possible.

BILLING AND COLLECTIONS POLICY

You will receive a statement after your insurance company has processed your claim. If your full balance is not paid within 30 days of receipt of our statement, you will be charged a finance charge amounting to a 10% annual percentage of the unpaid balance on your account (which corresponds to a monthly periodic rate of 0.83%). If payment in full is not received 30 days after the date of your second statement, your account will automatically be forwarded to a collection agency for further action. Any accounts forwarded to the collection agency become the property of the collection agency and are subject to additional fees as allowed by law.

MISSED AND LATE APPOINTMENTS

If you are unable to keep an appointment, we ask that you kindly provide us with as much notice as possible. Effective July 1, 2015 we will be charging a \$25.00 fee for missed appointment.

If you are late for your appointment, we will make an attempt to accommodate you during the session but cannot guarantee that we will be able to do so. You may be asked to see another practitioner, you may have a wait, or your appointment may need to be rescheduled for another day.

Thank you for understanding our Financial Policy.
Please ask our staff if you have questions or concerns.