

East Cobb Pediatrics and Adolescent Medicine

Financial Policy

East Cobb Pediatrics and Adolescent Medicine is dedicated to providing the best possible medical care for your child in a warm and friendly atmosphere. With this in mind, we have provided you with our financial policy in order to avoid any misunderstanding or disagreement concerning payment for services rendered to your child.

INSURANCE COVERAGE

We accept most insurance plans except Kaiser HMO plan, Humana Connect plans, Humana HMO X, Medicaid, PeachCare, or Medicaid CMOs. If you are not certain whether we accept your insurance, please call your insurance carrier to inquire. **You must present your child's insurance card at every visit.**

It is very important that you have a complete understanding of your benefits. For example, some plans may not cover well-visits after a certain age. It is **your** responsibility as the insurance owner to understand the limitations of your coverage.

If we have a contract with your insurance company, **your co-payment, if applicable, is due at the time of service, prior to being seen, and cannot be waived.** We will not bill for co-payments. Failure to pay your co-payment at the time of visit will result in a **\$30 surcharge.**

As a courtesy to you, we will routinely file all claims with your insurance company. Some of the services we provide may not be covered by your insurance; and you will be responsible for these charges, and any deductibles or co-insurance that may apply. If we've verified that your claim has been received, and payment has not been remitted within 45 days by your insurance company, the balance will be transferred to you. Payment in full will be expected within 30 days. **Disputed claims are contractual issues between you and your insurance carrier.**

If we are not contracted with your insurance carrier, or you are self-paying, your charges must be paid in full at the time of service. We will be happy to provide you with a copy of your charges to self-file and will reimburse you when we receive a payment from your insurance company.

New parents please note that it may take several weeks for your insurance plan to activate coverage for your baby. Please be sure that your paperwork has been received by your insurer so that coverage will be in place before your baby's 1 month check to avoid paying out of pocket for the visit.

CHANGE OF INFORMATION

We will ask you to update your information yearly. However, it is very important that you inform us of any changes in address, phone numbers, or insurance. Any changes will directly affect claims for services and the ability of our staff to contact you.

We will routinely ask for your current insurance information. However, if you have a change of insurance, please notify the billing office at least 48 hours before your child's next appointment so that we may verify your child's coverage.

PAYMENT OF SERVICES

For your convenience, we accept personal checks, cash, Visa, Mastercard, and Discover. **Or make a payment online by visiting our website, www.eastcobbped.com, and creating a family account.**

Co-payments and other out-of-pocket expenses are due at check in. **The adult accompanying the child to the appointment is responsible for co-payments.**

There is a \$10 charge for all camp, sports, and school forms that are not presented at the time of your child's physical. All forms have a 48 hour turnaround.

You will receive statements for any balances applied to you by your insurance company. Balances must be paid within 30 days. **Patients with delinquent balances will not be permitted to schedule routine well exams for their children until their delinquent balance is paid in full.** Balances over 90 days will be transferred to an outside collections firm. **At this point we will send you notification of intent to dismiss you from our practice. If payment in full is not received in 14 days, you will receive a dismissal letter. We will treat your child for 30 days for acute illnesses until another medical provider can be found.**

Please go to our website, eastcobbped.com, to see what services we bill in addition to your office visit.

In the case of divorced or separated parents, the **custodial parent is responsible for all co-payments, deductibles, co-insurances, and any other out-of-pocket expenses.** If the divorce decree requires the other parent to pay all or part of the treatment costs, **it is the custodial parent's responsibility to collect from the other parent.**

We understand that our families occasionally have financial problems. Our billing department is always available to help you and will be happy to work with you on a payment plan. Please call the billing office at 770-977-0094 as soon as possible if you need to make payment arrangements.

RETURNED CHECKS

There is a \$25 fee for every returned check. After 2 returned checks we will ask that all future payments be made in cash.

MISSED APPOINTMENTS

East Cobb Pediatrics makes every effort to schedule your child at your convenience. We do ask that if **you must cancel an appointment that you call no less than 24 hours before your appointment to let us know.** Failure to cancel or to keep an appointment will **result in a \$50 charge for a routine physical and counseling or ADHD related visits.** Please remember that an appointment that you cannot keep might be used for another child who is in need of treatment. Families neglecting to cancel appointments on three occasions or more **may be asked to leave the practice.**

NEED ASSISTANCE WITH YOUR INSURANCE?

Our billing office is available Monday through Friday during regular office hours. For assistance, please call 770-977-0094 and speak to: **Jessica Hill, ext. 138** ([Aetna Plans, Cigna Plans, United Healthcare, Humana, Kaiser POS, Tricare and Coventry](#)); **Charlotte Cato ext. 146** ([Patient Balances](#)); **Wynette Post ext.130** ([Blue Cross Plans, PHCS, Southcare, and all other commercial plans](#)). To contact the Billing Manager, please call **Carole Sterling at ext. 141**, or send your e-mail to: csterling@eastcobbped.com

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