

## Financial Policy

Thank you for choosing Blue Ridge Pediatric & Adolescent Medicine, Inc. as your Pediatric provider. We are committed to providing you with quality health care. We have developed this policy to help answer questions you may have regarding the payment and insurance responsibility for services rendered.

### Contracted Insurance

We have contracts with and file claims for the following insurance companies: BCBS, Cigna, Medcost, Tricare, United Healthcare and PHCS. Please be sure your insurance information is current at each visit. We will require a copy of your insurance card 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 will obligate you for payment for services rendered.

We will also file North Carolina Medicaid, BlueCare Tennessee Medicaid and TennCare Select Tennessee Medicaid. We cannot serve Carolina Access patients assigned to another provider's office without authorization. Please contact your caseworker immediately if your child's Medicaid is Carolina Access to another office.

### Non-Contracted Insurance and Secondary Insurance

If we are not contracted with your insurance carrier we will file your insurance as a courtesy. You will be responsible for paying upon receipt of our statement after any insurance payments or adjustments have cleared.

The only secondary insurance that we will file is Medicaid. If Medicaid is secondary to a policy that you no longer have but is still showing active on NCTracks, you will be responsible for getting this changed. You have 90 days from the date of service or you will be billed for all charges associated with that date. If you have any other secondary insurance you will be responsible for filing it yourself. Upon request we will provide you with any information or forms needed to assist you in filing.

### Self-Pay

Self-pay patients will be required to pay a minimum amount on the day of service. Self-pay sick visits will be required to pay \$85.00 at check-in and self-pay well visits or consults will be required to pay \$150.00 at check-in. If there are additional charges incurred during the visit that were not included in the upfront cost you will be billed for the remaining balance. All services rendered receive a 20% discount.

### Co-payments

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 the time of your 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 and Deductibles

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, payment in full is expected.

### Night, Weekend and Holiday Charge

We charge an additional \$50.00 for services rendered on weekends, holidays or appointments after 5:30 P.M. Some insurance companies will pay for this charge, but if it is not a covered charge then you will be held responsible.

### Delinquent Accounts

Any account that is over 90 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. In addition, your child (ren) may be dismissed from the practice due to non-payment of the medical bill.

### No-Show Appointments

Failure to show for a scheduled appointment without cancellation will result in a \$25.00 no show fee. Failure to show for a scheduled consult appointment without cancellation will result in a \$50.00 no show fee. These fees are not filed to your insurance and will be your responsibility to pay.

### Returned Checks

We charge a \$25.00 service fee for all returned checks. Patients who have written more than one returned check will be required to pay by cash or credit card.