

Bridgewater PEDIATRICS

www.bridgewaterpediatrics.com

1440 Pleasant Street Bridgewater, MA 02324 508.697.8116| fax 508.697.8117

Financial Policies

Here at Bridgewater Pediatrics, our goal is to provide you with high quality, compassionate, and efficient care for your children. Our staff members go to great lengths to verify insurance information before your appointment to avoid any inconvenience when you check in.

There are many details involved regarding payment for the services that you receive. In order for the payment process to flow smoothly, it is essential that you understand our financial policies.

When you are asked to make a payment, please remember that our receptionists are following through with what your insurance plan dictates. However, we highly recommend contacting your carrier prior to receiving services in order to verify your coverage levels and responsibilities. We ask that parents be involved in understanding **ANY** active medical coverage you have chosen for your family.

<u>Deductibles:</u> Currently, employers are offering insurance plans with higher deductibles. It has come to our attention that you may be unaware of this fact and may not understand what a deductible is.

A deductible is the annual amount that you must pay before your insurance company will pay any expenses. Patients with deductibles are still required to pay a co-pay unless your insurance plan does not require one.

<u>Insurance:</u> A variety of managed care, Medicare & Medicaid, PPO, HMO and POS insurance plans are accepted. Please contact the office if you have questions about insurance coverage or if you require assistance finding health insurance.

It is **imperative** that we know if your child is active on more than one insurance policy. Intentionally failing to notify us of changes to your insurance coverage may constitute fraud, and we may be obligated to report such behavior to the authorities. We will not engage in any fraudulent practices under any circumstances.

Upon scheduling your appointment and checking in, you must provide **ALL** active medical insurance cards (if you have coverage). We also require you to provide photo identification and the subscriber's social security number, current address, date of birth, and phone number. We will verify your insurance information at the time of checkin.

Co-Pays: Co-pays are due on the day of service. We accept cash, checks, Visa, Master Card, and Discover.

Keeping Appointments: A fee of \$50.00 will be charged for missed appointments that are not cancelled or rescheduled at least 24 hours in advance. Missing three appointments without proper notification will result in dismissal from the practice.

<u>Previous Balances and/or Deductibles:</u> If there is a balance on your account, we will request payment by mail. If payment statements have been sent to you with no reply, your account will be sent to collections. Our team will be happy to explain payment options should this occur.

Health Insurance Non- Payment: Services that have not been paid by your health insurance carrier within 60 days of claim submission will become your responsibility to pay in full. Should your health insurance carrier pay us for our services to your child, the amount that you paid will be fully reimbursed.

<u>Self-Pay Patients:</u> If you do not have health insurance, have a healthcare plan that we do not participate in, or are receiving a known non-covered service, it is our policy that you must pay on the date of service. Discounts are available – please discuss costs with us before scheduling visit.