

North Shore Children's Healthcare Financial Policy

We are committed to providing you with the best possible care. This goal is best achieved if everyone is aware of our financial policy, which is an agreement between the doctors of the practice and the child's parent or guardian. Your clear understanding of the financial policy agreement is important to our professional relationship.

If you have no insurance, full payment for the office visit is to be paid at the time of the visit. For patients with valid insurance, copayments and coinsurance is due at the time of visit. There is an additional fee of \$10.00 if the copayment is not paid at the time of service. There is also a \$20.00 fee for returned checks. We accept cash, personal checks, VISA, Mastercard, and American Express.

If we are your primary care physician, please make sure our name appears on your card. If your insurance company has not been informed that we are your primary care physician as of the date of service, you may be financially responsible for the visit.

Please understand, as pediatric providers, our relationship is with you, not your insurance company. While the filing of primary insurance claims is a courtesy that we extend to our patients, all charges are strictly your responsibility from the date that services are rendered. Therefore, it is important that you know what benefits your insurance plan provides for you. For example, not all plans cover healthy physicals or hearing and vision screenings, if these services are not covered, you will be responsible for payment. For children younger than 2, there is a limit to the number of allowable well visits per year. If the number is exceeded, your insurance company will not pay; you will be responsible for payment.

Outstanding balances are due within 30 days, unless prior arrangements have been made with the billing department. Patients with an outstanding balance over 90 days must make arrangements for payment with the billing department prior to scheduling appointments. Bills unpaid over 120 days may be turned over to a collection agency unless other arrangements have been made. Accounts that are turned over to collections may result in dismissal from the practice.

The accompanying parent or adult is responsible for full payment at the time of service. In case of divorce, please do not place our office in the middle of marital disputes. It is your responsibility to work out the payment of your child's medical care between the custodial and noncustodial parent. We realize that temporary financial problems may affect timely payment of your account. If such problems arise, we encourage you to contact our billing department promptly for payment arrangements and assistance in the management of your account.

Please call us if you have a question about your bill. Most problems can be settled quickly and easily, and your call will prevent any misunderstandings. Financial considerations should never prevent children from receiving the care they need at the time they need it.