

Financial Policy

Thank you for choosing Model City Pediatrics for the care of your child(ren). This financial policy is an important part of your child's care. Due to increased insurance company demands we ask you to read and agree to the following policies.

Model City Pediatrics will bill your insurance company on your behalf, and we will do so in a timely manner (within 5 business days of your visit). In turn it is your responsibility to know your healthcare policy and to verify all benefits and coverage information prior to having any services rendered. (If your policy does not cover vaccines, please ask us about the vaccines for children –VFC program.) You are also responsible for notifying us of any changes to your insurance plan or policy prior to any visit. Please get into the habit of bringing your insurance card to each visit.

Our contracts with insurance companies stipulate that we must collect your copay at the time of your visit. Additionally, we must collect any portion of your visit that the insurance company states as "patient responsibility." That information is shown on your EOB (explanation of benefits) that is mailed both to you and to our billing department. Unfortunately, many insurance plans have high co-payments or deductibles that become the parent's (guarantor's) financial responsibility. So it's important to know whether or not you have met your deductible. If you have questions about your insurance coverage or don't understand what is/isn't covered you should contact your insurance carrier prior to your visit.

The person bringing in your child will be responsible for payment at the time of service, so you should make arrangements if someone else brings your child to the office. For income tax and insurance reimbursement, you will receive an itemized receipt (superbill) providing a description of the services rendered, diagnosis, charges, methods and amount of payment. Please retain all copies of your charge tickets, cancelled checks, and cash receipts. This information will be of benefit to you should questions regarding your financial account arise.

If you have an outstanding balance with our practice, we ask that you pay it in a timely manner. We accept cash, checks, Visa & Mastercard. MCP also offers convenient on-line bill payment. Nonpayment of outstanding balances may affect your ability to schedule future appointments, as well as may result in additional processing fees if our billing department has to work your account. If you are having difficulty making your payment, please call our billing department and ask to be placed on a payment plan. An account over 90 days without payment will be referred to our collection agency.

Patients may be personally responsible for payment if: you cannot verify that you have insurance at the time of your appointment; you do not have active insurance coverage (please ask about our cash pay policy); your insurance is not accepted by MCP; your child receives a service that is not covered by your policy; and/or your insurance company denies your claim for any reason that is not resolvable. MCP still accepts personal checks, but will charge you a fee if your check is returned. Please remember to update your patient information sheet each time you are in the office. We must always have your most current address and phone number.

The practice reserves the right to discharge a patient for any reason. Please note that the discharge may occur for failure to meet your obligations under this document.