

Pediatric Associates of Wellesley, Inc

FINANCIAL POLICY

Thank you for choosing Pediatric Associates of Wellesley/Medfield as your healthcare provider. Our primary responsibility is providing care for your children. We believe communication is a key to quality health care and financial responsibility. Working together, we hope to avoid any misunderstanding or disagreement concerning payment for professional services.

Insurance: We accept insurance from all major insurance companies. Our Billing Department will file your insurance claim. We ask only for your assistance, understanding, and cooperation in resolving any insurance claim problems. We require that all payments concerning your claim(s) be made directly to Pediatric Associates of Wellesley.

Your healthcare insurance is a contract between you and your insurance company. Questions concerning the type of policy and benefits available should be made directly to your employer's personnel department or your insurance plan. Your insurance carrier has 45 days to pay or deny your claim. If a problem occurs, we will ask for your assistance in contacting the insurance company. **Patients are responsible for any and all portions of their bill denied or not covered by health insurance.**

Co-payments: All co-payments must be paid at each and every office visit. There can be no exception to this agreement between you and your insurance company. We accept all major credit cards, debit cards, checks and cash. Due to insurance regulations, we are no longer allowed to *courtesy write off* co-payments for any visit or for any reason.

We expect all patients with an outstanding balance to **remit payment in full within 30 days** of the statement date OR contact the Billing Department (781 736-0040) to establish a payment plan. We will make every effort to offer a payment plan that fits within your budget. If payment is not made, we may be forced to limit your child's visits: ONLY sick appointments will be available - WELL visits will be allowed ONLY when the overdue balance is paid or with approval from the Billing Manager.

Failure to remit payment or contact our Billing Department to arrange a payment plan within 30 days may result in your account being sent to collection. Your delinquent account may be reported to one of the Nation's Credit Bureaus which may result in an adverse credit rating.

Secondary Insurance: Having more than one insurer DOES NOT necessarily mean that your services are covered 100%. We may bill your secondary insurance as a courtesy, although you are responsible for any balances after your insurance(s) has paid.

No Insurance Coverage: Full payment is required at time of service. We ask that you contact our Billing Department prior to your visits with our office to work out a payment plan if necessary. Hardship cases will be considered for those uninsured patients.

Divorce Decrees: This office can not be a party to your divorce decree. Adult patients (18 years and older) are responsible for their bill. The responsibility of the bill for minors is with the parents or legal guardian. It is our policy to **collect payment at the time of visit from the parent, guardian or caretaker who brings the child in for the appointment.** Again, our primary responsibility is to provide medical care for your children and not to handle billing or insurance coverage disputes between separated or divorced parents.

Additional Information: Please contact any of our Billing Specialists with your questions or concerns. They can be reached at (781) 736-0040 daily