



Financial Policy

Treasure Coast Pediatrics strives to provide high-quality, cost-effective health care. To do this, we need your full commitment to our financial policy.

Bring to every visit:

- *Current health insurance card
- *Photo ID
- *Updated demographics
- *Payment in the form of Cash, Check, or Credit Card.

Insurance:

- *Knowledge of your health insurance benefits, and financial responsibility is your responsibility.
- *Your insurance company may need you to supply certain information directly, such as Coordination of Benefits, please comply with their request.
- *If your insurance requires you to choose a primary care provider, Treasure Coast Pediatrics provider must be on file, otherwise your appointment will be rescheduled.
- *Contact your insurance if your claims are denied in error.
- *If claims are denied or unpaid, the balance is now patient responsibility. It is your responsibility to pay the claim first then continue to pursue your insurance company to pay the claim.

Medicaid:

- *A Treasure Coast Pediatrics provider must be on file as your Primary Care Provider with your Managed Care Plan, otherwise your appointment will be rescheduled.
- *Commercial insurance is primary to Medicaid plans.

Newborns: Insurance carriers generally allow 30 days to add newborns to the parent's policy. It is your responsibility to contact your insurance carrier or Human Resources to add your newborn ASAP. Any newborn without active coverage at 30 days old, will be considered self-pay/uninsured. See next section, Self-Pay/Uninsured, for details.

Self-Pay/Uninsured:

Prompt pay discounts will be offered on the day of service for payment in full. **A credit card on file is required.** A deposit of \$130 per well visits and \$250 per sick visit will be expected at Time of Service for all encounters without a credit card on file.

Credit Card on File:

A credit card on file is required, which may be used later to pay any balance that may be due on your account. You will receive an email advising you of the amount due 5 days prior to the charge being made. A deposit of \$150 per visit will be expected at Time of Service for all encounters without a credit card on file.

After Hours Visits:

Our offices may offer extended hours for sick and urgent care when warranted. Appointments scheduled on Saturdays, Sundays, all federal holidays, and after 5pm on weekdays will include an after-hours charge for this availability of care.

Missed Appointments:

Appointments canceled **without** a 24-hour advance notice will incur a \$50 missed appointment fee. Patients who continue to miss appointments may be asked to transfer their records to another practice.

Past Due Balances:

Further scheduling may not be permitted with an outstanding balance. Payment plans are available to avoid collections. However, failure to adhere to the plan will result in automatic collection proceedings. If we refer your account to a collection agency, the providers of Treasure Coast Pediatrics will no longer be able to provide medical care to your child. All accounts sent to the collection agency will be reported to the Credit Bureau.



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Bankruptcy:

Should your account balance become uncollectable due to bankruptcy, we will continue to see your child on an emergency bases for the next 30 days, giving you time to find a new medical provider.

Ledgers:

There is a \$10 fee to receive a copy of your account, payment history, etc. The fee is due prior to receiving the ledger.

Divorce/Separation: In case of domestic separations or divorce, please advise the staff to obtain a Domestic Separation Agreement. The custodial adult will be responsible for all fees for services rendered, independent of insurance coverage and/or a divorce decree. It is this adult's responsibility to collect from other parties.

Out of Network:

Payment in full is expected at the time of service. Further scheduling will not be permitted with an outstanding balance.

I have read all items contained in this Financial Policy and understand I am ultimately responsible for paying any charges incurred at Treasure Coast Pediatrics.

Patient's Name: _____

Patient's DOB: _____

Parent's Signature: _____

Parent's Name: _____

Date of Signature: _____

No Surprises Act/Good Faith Estimate of Charges

If you do not have insurance or are not using insurance to pay for your care, you have the right to receive a "Good Faith Estimate" explaining how much your medical care will cost. Under the NO SURPRISES ACT, health care providers must give patients who don't have insurance or who are not using insurance an estimate of the bill for medical items and services.

- You have the right to receive a Good Faith Estimate for the total expected cost of any non-emergency items or services. This includes related costs like medical tests, prescription drugs, equipment, and hospital fees.
- Make sure your health care provider gives you a Good Faith Estimate in writing at least one (1) business day before your medical service or item.
- You can also ask your health care provider, and any other provider you choose, for a Good Faith Estimate before you schedule an item or service.
- If you receive a bill that is at least \$400 more than your Good Faith Estimate, you can dispute the bill.
- Make sure to save a copy or picture of your Good Faith Estimate. For questions or more information about your right to a Good Faith Estimate, visit www.cms.gov/nosurprises or call 1-888-774-8428.

