

### **PAYMENT POLICY**

## **Insurance Coverage**

Your insurance policy is a contract between you and your insurance company, even if it is provided by your employer. There are many subtle differences between policies. You are responsible for knowing what services are covered and how much of the cost is your responsibility. You will be responsible for any portion of the services that your insurance doesn't cover. Carefully read the Explanation of Benefits (EOBs) that your carrier sends you in the mail.

To protect you from receiving a bill because we did not have your correct information, you must inform us of your coverage and any changes every time you make an appointment or check in.

When required, Center City Pediatrics must appear as the PCP on your policy. We will not be able to see your child, refill prescriptions or write referrals until we receive notice that you have been added to our panel.

## **Newborn Coverage**

Congratulations! Contact your provider/employer to add your newborn to your policy no later than 7 days after birth. The child must be retroactive to their date of birth.

# **Co-Pays**

Our contracts with insurance companies mandate that we must collect your co-pay at the time of service. The amount of the co-pay is determined by your type of insurance—any disagreements with this amount must be disputed by you with your insurance company. By law, we cannot waive this payment.

### **Deductibles and Co-insurance**

If your policy requires deductibles and co-insurance, we will not collect those charges until your insurance carrier assigns the appropriate amount of patient responsibility. You will be billed for these additional charges after your appointment.

#### **Uninsured Patients**

If you do not have insurance coverage, we will still make every effort to see you, but you will need to pay a negotiated fee at the time of service. Please contact our Biller at 215.735.5600 option 4 for a list of services and costs.

TWO LOCATIONS. ONE GREAT PLACE FOR KIDS.

1740 South Street, Suite 200 Philadelphia, PA 19146

146 Montgomery Avenue, Suite 200, Bala Cynwyd, PA 19004



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# **Balances**

Because of our office size and the financial predicament of primary care services in this country, we cannot afford to regularly send bills or provide service "on credit". We accept cash, checks or credit cards. All balances must be fully paid off at the time of your appointment.

# **Collections**

Any account with a balance outstanding greater than 90 days may be referred to collections.

#### **Form Fees**

There is a \$5 fee per form. FMLA forms will be \$15 and some extended forms (college forms) will be \$10. Fees must be collected before a form can be completed. Please allow at least 10 business days to process forms.

#### **Additional Services**

Center City Pediatrics offers Lactation Consultations, Psychiatric Counseling, Educational Assessments, Parent Education Workshops, Caregiver and Kid Classes. These offerings require prior enrollment and carry an additional charge. Refer to our website for more details.

**REVISED: 12/10/15**