



Almaden Pediatrics, Inc

Credit and Financial Policy

In compliance with the Federal Consumer Protection Act, Almaden Pediatrics wishes to notify you of its policies regarding the financial responsibilities associated with services rendered to you or a member of your household/family.

Insurance

Co-payments are due and payable at the time of visit. As a courtesy to you, we will bill your insurance company provided we have the correct billing information at the time of service. If a claim is denied because you have not provided correct information, the charges will transfer to your responsibility. You are financially responsible for charges deemed by the insurance company to be billable to the patient. You must be familiar with your particular coverage and any requirements for pre-authorization, deductibles, and limitations on well child visits, lab services, immunizations, and other procedures.

Cash Account

If proof of insurance is not provided, your account will be considered a cash account and payment in full of all charges will be required at the time of service. If you subsequently provide verifiable insurance information, and the time frame for billing the insurance has not expired (generally 45 days), we will bill the charges to your insurance company for you. If we then receive insurance payment we will promptly issue a refund to you of any credit on your account.

Billing

The billing statement you receive will show patient balances due, in addition to insurance company payments and pending amounts. Patient balances are due from you upon receipt of the statement. A \$25.00 per month late charge is assessed on all delinquent patient balances.

Appointments

Please remember that your appointment time is reserved just for you. Our schedules are full each day and we must leave enough room in our schedule to bring in sick children on the same day. If your appointment is missed or cancelled with less than 24 hour notice, consider that another child could have been seen at that time. We reserve the right to charge a \$40 cancellation or 'no show' fee. In order to see each patient on time, your appointment may need to be rescheduled if you arrive 10 minutes or more late.

Urgent Care Appointments

There is an extra fee charged for urgent care appointments outside of our regular Monday – Friday business hours. This includes urgent care Saturday morning appointments.

Returned Checks

There is a \$25 returned check fee in the event a patient's personal check is returned to us for any reason.

The undersigned has read and agrees to the above financial credit and payment policies of Almaden Pediatrics, Inc.

Signed: _____ **Date:** _____

(Parent / guardian/ responsible party)