



Financial Policy

Interlachen Pediatrics strives to provide excellent care while attempting to keep healthcare costs as low as possible. The following information is provided to help you understand your responsibilities as well as the policies and procedures of Interlachen Pediatrics.

Insurance: Interlachen Pediatrics only bills insurance companies for which we are contracted providers (please visit our website for the current list of contracted insurance companies). We accept H.S.A. insurances but your full balance will be payable at the time of service. Insurance information must be provided prior to the appointment. It is your responsibility to provide us with up-to-date insurance information, know your effective dates of coverage, and benefit limitations. The following are specific areas you should be aware of as they pertain to your insurance benefits:

a. *Co-pays:* We are required by our insurance contracts to collect all co-pays at the time of service.

b. *Assignment of Benefits and Timely Payment:* Your insurance carrier is required to remit payment or provide a written response within thirty (30) days of receipt of the claim. If a problem occurs with your claim, you will be asked to assist in resolving the issue.

c. *Newborns:* You must notify your insurance carrier as soon as possible of the birth of your child (ren). In addition, you generally have thirty (30) days to complete an enrollment form and forward it to your employer/broker to complete enrollment of your newborn. If this is not done in the specified time frame you will become responsible for all charges incurred on the account.

d. *Vaccines:* If your child is uninsured, please notify our staff. You will be responsible for the cost of the vaccines at a self-pay price. Additionally, many insurance carriers have limited or no benefits for some or all vaccines. It is your responsibility to know your individual plan benefits as they pertain to vaccine coverage. If your child's vaccine coverage is limited they too may be eligible for the VFC program, however, they would need to receive the vaccines at a Federally Qualified Health Center (FQHC). **We are not an FQHC and cannot give VFC vaccines to underinsured children.**

e. *Well-child visits:* Insurance companies consider a preventative exam (well-child or physical visit) a healthy exam without mention of any medical complaints. During this visit, the physician or nurse practitioner examines all of the body systems and order appropriate lab services and procedures associated with a healthy preventative exam for your child's age group. If at the time of your child's well exam other health issues are treated, evaluated or discussed, those additional problems/diagnoses must be reported to the insurance company under an additional visit code. Depending on the insurance plan, this may require an additional copay, coinsurance or may be applied to your deductible.

f. *Secondary Insurance:* The practice does not routinely submit claims to secondary insurance carriers. Patients are responsible for submitting: Itemized statements, Explanation of Benefits (EOB) from the primary insurer and the practice will provide documentation upon request within a reasonable timeframe.

Exceptions: Secondary claims may be submitted by the practice in the following circumstances when required by:

- A participating provider agreement (e.g., contracted payer requirements)
- When administrative feasibility allows, at the sole discretion of the practice, as a courtesy only.

Patient Payments:

Payments are due at the time services are rendered. This includes patient co-pays, co-insurance, and deductibles. Interlachen Pediatrics accepts the following: cash, check, and credit/debit cards (American Express, Discover, MasterCard, and Visa). If you are unable to pay at the time service, you may speak with the Business Office and set up payment arrangements. All balances will be due in full 90 days from the date of service.



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Patient Statements:

Statements will be generated on a monthly basis for any unpaid balances. It is your responsibility to provide us with your new address when you have moved. Balances are due upon receipt of the statement. If you do not satisfy the outstanding charges or make payment arrangements within 60 days, your account will be assessed a late payment charge of 1.5% or \$5.00, whichever is greater. You can contact the Business Office by calling 407-767-2477 and selecting option 7 for the Business Office.

Past Due Accounts:

If your account becomes past due we will take the necessary steps to collect this debt. This may include referral of your account to a collection agency or attorney. You agree to pay all collection and legal fees incurred to pursue collection of your debt. If legal action is required, you agree the venue shall be in Orlando, FL. Accounts sent to a collection agency may be listed on your credit report. If your account is referred for non-payment to an outside agency, the Providers of Interlachen Pediatrics will no longer provide medical care for your children. Upon referral of your account, you will be notified in writing that you have 30 days to establish other medical care and during that time Interlachen Pediatrics will only provide emergency care.

Miscellaneous Office Charges:

- a. Returned Checks: Interlachen Pediatrics assesses a fee of \$20.00 for any returned checks.
- b. After-Hours Calls: Interlachen Pediatrics provides an after-hours nurse triage service to assist with urgent calls. A fee of \$30.00 will be assessed to your account for all after-hours calls.

Divorce:

Interlachen Pediatrics understands the sensitive nature divorce has on the family. We want to provide the best care possible for your child or children. In order to do so, we ask questions such as who the child lives with and which parent is the custodial and non-custodial parent. Parents who are divorced will be expected to review Interlachen Pediatrics' Policy for Divorced and Separated Parents. This is not a legal document, but rather clearly identifies expectations for all parties involved. We also understand there are many different financial agreements between parents for handling medical expenses for children, however, Interlachen Pediatrics cannot be expected to review and interpret legal documents, nor enforce agreements which were made between the parents and not our office. To that end, it is our policy to hold both parents equally responsible for any outstanding balances on the account, therefore, it is imperative to have accurate information for both parents on file with our office.