

ALGER PEDIATRICS, P.C.

Financial Policy

Thank you for choosing Alger Pediatrics for your medical care provider for your children. We are honored by your choice and are committed to providing your family with the highest quality healthcare.

We feel it is our responsibility to clearly communicate our financial expectations with you. We ask that you read our Financial Policy and if you have any questions please contact our Billing Department.

Statement of Financial Responsibility and Authorization to Treat: I understand and consent that, except as defined by my health insurance. I am financially responsible for any and all charges for services rendered by this practice. I understand that I have the right to call my insurance company before care or have received a statement for my family. I understand that I have the right to refuse care for my family for any reason including the inability to fulfill obligations. I authorize medical treatment and procedures to be performed at the discretion of the practice provider and staff.

Payment For Service

1. Copays are expected at check out for all insurances. This policy has been set by your insurance company.
2. All past due balances are expected to be paid at checkout.
3. Self-pay patients are expected to pay at check out if the amount is known.

Method Of Payment

We accept the following methods of payments; cash, personal checks, money orders, debit card, Visa, Mastercard or Discover. For your convenience we can keep your card number, expiration date and signature authorizing payment in a secure protected field within your family account.

Financial Hardship

If you are facing financial difficulties, please call the billing department to make special arrangements. We understand that each of us may experience a period of financial difficulty and we are willing to set up a payment plan so that your family can continue to receive medical care at Alger Pediatrics.

If you have not made a special arrangement with the billing department and charges remain unpaid over 60 days, we will consider your account overdue.

Overdue Payments

Accounts over 90 days past due will be overdue and considered being forward to a Collection Agency.

Newborns

For newborns, parent or guardian has 30 days to add baby to policy. After 30 days many insurance carriers do not pay for visits if baby has not been added to policy. Any balances not being paid due to baby not being added will be your responsibility.

Medicaid

Parents applying for Medicaid have choices of only:

- Regular Medicaid
- Priority Health Medicaid
- Meridian Health Medicaid

These are the carriers that Alger Pediatrics has a working agreement with.

Regarding Health Plans and Insurance

1. Your insurance requires that you provide your card at each visit.
2. You need to supply us with correct demographic information.
3. Allow us to scan your insurance card
4. Provide your insurance and Alger Pediatrics with any additional information requested to complete the process to get claims filed and paid.
5. It is your responsibility to pay for any non-covered or denied charges, copays, deductibles, and coinsurances.

Authorizations For Medical Care

If your child is a minor under 18 years of age, the child must be accompanied by a parent or legal guardian. If this is not possible, an adult who has obtained a written consent from the parent or legal guardian. The consent should give the adult with the child permission to seek medical care for your child and signed and dated by the parent or guardian. An exception to this is an adolescent presenting for confidential services, which we are permitted by the State of Michigan to provide without notifying the parent or legal guardian.

Referrals

Most insurance plans require that parent or legal guardian receive a referral from your primary care physician before seeing a specialist. Even if your insurance does not require a referral please contact us before seeing a specialist. Your insurance plan may have certain specialist to choose from and we can help find the one that meets your child's needs. Your child's best interests are served when there is communication between the pediatrician and the specialist. When choosing an insurance plan for your children make sure that your plan allows your children to be hospitalized at a children's hospital and to see pediatric specialists or sub-specialists who have been specially trained to care for children and their unique illnesses.

Missed Appointments and Cancellations

Missed appointments are costly to us, to you, and to other children who could have used the time set aside for your child. Cancellations are requested 24 hours in advance. This will allow us time to give the appointment to another child who needs to be seen that day. Established patients who fail to show or cancel an appointment will be considered a NO SHOW and charged a \$25.00 fee. Any new patient that fails to show for their initial appointment will not be rescheduled. If a third NO SHOW or cancellation/reschedule with no 24 hour notice should occur the patient may be dismissed from Alger Pediatrics,

Regarding Divorce

Alger Pediatrics does not get involved between divorce parents regarding financial responsibility for your child's medical expenses.

Self Pay Patients

If a child is not covered by insurance the parent or legal guardian accepts financial responsibility for all charges incurred.

Care Management Visits

There may be phone calls or visits by our Care Managers that are needed for chronic conditions such as asthma, mental health and complex care. Alger Pediatrics has the right to bill the insurance companies for these type of visits yet not all insurance carriers cover care management charges. If not covered by insurance balance is parents responsibility.