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Financial Policy

Thank you for choosing Alger Pediatrics as 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 contact our billing department with any questions.

Statement of financial responsibility and authorization to treat:

I understand and consent to the fact that, except as defined by my health insurance, I am financially responsible for all charges for services rendered by this practice. I understand that I have the right to call my insurance company before care or when I 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:

Please note the following:

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

Method of payment:

We accept the following methods of payments: cash, personal checks, money orders, debit cards, Visa, Mastercard, and 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 any 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 considered overdue and may be forwarded to a collection agency.

Newborns:

Parents have 30 days to add a new baby to their insurance policy. After 30 days, many insurance carriers do not pay for visits if the baby has not been added to the policy. Any unpaid balances due to a baby not being added will be your responsibility.

Medicaid:

Parents applying for Medicaid may choose between Meridian Medicaid, Priority Health Medicaid, or Straight Medicaid. These are the carriers with whom Alger Pediatrics has a working agreement.

Health plans and insurance:

Please note the following:

- Your insurance requires that you provide your card at each visit.
- You must supply us with correct demographic information (such as address, phone number, etc.).
- You must allow us to scan your insurance card.
- You must provide your insurance and Alger Pediatrics with any additional information requested to complete the process to get claims filed and paid.
- 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, the child may be accompanied by an adult who has obtained written consent from the parent or legal guardian. The consent should give the adult with the child permission to seek medical care for the child and must be 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 a parent or legal guardian receive a referral from their primary care physician before seeing a specialist. Even if your insurance does not require a referral, please contact our office before seeing a specialist. Your insurance plan may have certain specialists to choose from and we can help find the one that best 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, please ensure 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 as a courtesy to our providers and to other patients on our waiting list. Established patients who fail to show or cancel an appointment without providing at least 24 hours' notice 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 without 24-hour notice should occur, the patient may be dismissed from Alger Pediatrics.

Divorce:

Alger Pediatrics does not get involved in disputes between divorced 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:

Alger Pediatrics has the right to bill insurance for phone calls or visits by our care managers that are needed for chronic conditions such as asthma, mental health, and complex care. Not all insurance carriers cover care management charges; please note that if not covered by insurance, the balance is the parent's responsibility.