



Meade County Pediatrics

Financial Policies

Insurance Plans

At the present time, we participate with most insurance companies. However, it is impossible for us to know what each individual insurance policy will or will not cover. For example, some Humana plans pay for preventive “well” visits while some cover only a portion of the visit, and others none at all. Some policies require a co-payment and/or co-insurance, while others do not.

Copay/Deductibles

We require payment of any co-pays, deductibles, and co-insurance on the date of your child’s appointment.

We are legally prohibited from writing off patient responsibility amounts.

If we do not participate with your insurance company, we will be happy to see your child “out of network”. This may mean a reduction in your benefits. Since every insurance company has different rules, it is impossible for our staff to know what your insurance will pay. Please check with your insurance company or your human resource department.

Self-pay

If you do not have insurance (i.e. you are self-pay) all charges are to be paid for on the visit date. A prompt payment discount of 25% will be deducted from the office visit. This does not lab work, tests, vaccines, etc.

Consultation

Many insurance companies are now paying for phone calls. We do charge for routine calls such as after-hours calls and/or administrative calls. We reserve the right to bill your insurance for “consultative” type calls. If your insurance does not pay, you will be responsible for the charges.

Fees/Charges

- A charge of \$25.00 will be added to your account if your check is returned.
- We will accept cash, check, money order, VISA, Master Card, or Discover. If needed, we are eager to work with you on a payment plan as long as your intent to pay is evident to us.
- There will be a \$5.00 late fee charged to any account that is 31-60 days past due. There will be a \$10.00 late fee charged to any account that is 60-90 days past due. After 90

days, late accounts will be placed with a collection agency. Any collection fees will be your responsibility.

- There will be a \$10.00 fee for specialized forms that are filled out by the doctor (FMLA papers, camp forms, school physical forms, insurance forms, disability determination forms, medical necessity forms, pre-op forms, etc.).
- There will be a \$5.00 fee for prescription refills not related to same day of service.

Patient/Practice Relationship

We value all of our patients and hope to build mutual trust and respect. Our financial policies were established to preserve the doctor/patient/family relationship. We ask that if there are extenuating circumstances regarding your account, that you call us immediately so that we can help you. Thank you for choosing Meade County Pediatrics.