

OCONEE PEDIATRICS PAYMENT POLICY

PROOF OF INSURANCE

All patients must complete our patient information packet before an appointment can be scheduled to see a provider. We must obtain a copy of your current, valid insurance card for proof of insurance. Insurance is verified prior to an appointment being scheduled. If you insurance information you present to us is not active, payment, in full, will be expected at the time of service.

CO-PAYMENTS AND BALANCE DUE

All co-payments and balance dues must be paid at the time of service. This includes deductible, copays, and percentages. This arrangement is part of your contract with your insurance company. Failure on our part to collect co-payments, deductibles, and percentages from patients, can be considered insurance fraud. Please help in upholding the law by paying your part at the time of service.

CLAIMS SUBMISSION

We will submit your claims to your insurance provider and assist you in any way we reasonably can to help you get your claims paid. Your insurance company may need you to supply certain information directly. It is your responsibility to comply with their request. Please be aware that the balance of your claim is your responsibility whether or not your insurance company pays your claim. Your insurance benefit is a contract between you and your insurance company; we are not a party to that contract. If a claim needs to be refilled, we will do so, one time, as a courtesy granted that you have provided us with verification that your insurance is in an active status and that you have provided them with the information they have requested.

MONTHLY BILLING STATEMENT

At Oconee Pediatrics, we collect in full at the time of service to help keep our billing costs at a minimum. By keeping these costs down, we pass the savings along to our patients by not having frequent fee increases as most practices do. It is understood that some services are covered in full by your insurance. For example, some companies pay for wellness exams yearly. In those cases, insurance will be filed. Should you insurance company not cover the service, payment will be expected upon receipt of your billing statement.

INSURANCE

We participate in most insurance plans. It is your responsibility to make sure we are in network with your plan. If you are not insured by a plan we participate with or you do not have insurance, payment, in full, is expected at each visit. We offer a 20% discount, at the time of service, for uninsured patients. To receive the 20% discount, the visit must be paid in full. We do not offer billing for these visits.

NON-PAYMENT

Partial payments will not be accepted unless otherwise negotiated with the billing department prior to the office visit. Please be aware that if a balance remains unpaid for greater than 90 days and no formal arrangements have been made with the billing department to settle the balance, your account may be cancelled.

MISSED APPOINTMENTS

In order to achieve the best appointment availability for our patients, we have a policy for missed appointments. Three missed appointments within a 12 month period may result in discharge from the practice. A missed appointment is any appointment not cancelled with 24 hours of the scheduled appointment. We understand the potential for unforeseen circumstances that can arise that may cause a late or missed appointment. If this happens, please call us as soon as possible so we can change your appointment status accordingly.

NON-COVERED SERVICES

Please be aware that some and perhaps all of the services you received may be non-covered or not considered reasonable or necessary by your insurance company. Since all insurance plans are different, please contact your insurance company or HR department for detailed information about what is covered or not prior to your visit.

NEWBORN INSURANCE

In order for Oconee Pediatrics to file insurance for your newborn, we will need their insurance information as soon as it becomes available. Most private insurance plans allow you less than 30 days to add your newborn to the policy. If your newborn will be covered by Medicaid, please contact them after leaving the hospital to ensure they have the information they need to activate you newborn's insurance. Until we receive proof of insurance on all newborns, the services will be billed to the guarantor. After 30 days of billing, payment in full will be expected.

FORMS OF PAYMENT

Oconee Pediatrics accepts payments by cash, check, credit card, and debit cards. Payment is expected at the time of service.