



North Scottsdale Pediatrics Associates' - 2011 Financial Policy

Thank you for choosing North Scottsdale Pediatrics (NSPA) for the care of your child(ren). This financial policy is an important part of your child's care. Due to increased insurance company demands we ask you to read and agree to the following policies.

NSPA will bill your insurance company on your behalf, and we will do so in a timely manner (within 5 business days of your visit). In turn, it is your responsibility to know your healthcare policy and to verify all benefits and coverage information prior to having any services rendered. (If your policy does not cover vaccines, please ask us about the Vaccine for Children - VFC program.) You are also responsible for notifying us of any changes to your insurance plan or policy prior to any visit. Please get into the habit of bringing your insurance card to each visit.

Our contracts with insurance companies stipulate that we must collect your co-pay at the time of your visit. Additionally, we must collect any portion of your visit that the insurance company states as 'patient responsibility.' That information is shown on your EOB (Explanation of Benefits) that is mailed both to you and to our billing department. Unfortunately, many insurance plans have high co-payments or deductibles that become the parent's (guarantor's) financial responsibility. So it's important to know whether or not you have met your deductible. If you have questions about your insurance coverage or don't understand what is/isn't covered you should contact your insurance carrier prior to your visit. In a pinch we have financial counselors at each office who can help to answer your questions.

If you have an outstanding balance with our practice, we ask that you pay it in a timely manner, e.g. within 30 days. NSPA offers convenient on-line bill payment. Nonpayment of outstanding balances may affect your ability to schedule future appointments, as well as may result in additional processing fees if our billing department has to work your account. If you are having difficulty making your payment, please call our billing department and ask to be placed on a payment plan.

Patients may be personally responsible for payment if: you cannot verify that you have insurance at the time of your appointment; you do not have active insurance coverage (please ask about our 'Cash Pay' policy); your insurance is not accepted by NSPA; your child receives a service that is not covered by your policy; and/or your insurance company denies your claim for any reason that is not resolvable. NSPA still accepts personal checks, but will charge you a fee if your check bounces.

Finally we ask that you call us 24 hours prior to cancelling an appointment. Our doctors block time specifically for your child, so please give us enough notification if you aren't going to honor your appointment. That way we can accommodate another child and avoid no-show fees.

Patient name & birth date: _____

Your name (please print) _____

Your signature _____

Questions about this policy? Please contact our billing department at 480/860-8488