

**UPMC CHILDREN'S COMMUNITY PEDIATRICS
FINANCIAL POLICY SUMMARY**

The following is a summary of UPMC Children's Community Pediatrics Financial Policy

ACCOUNT RESPONSIBILITY

The guarantor (the person responsible for payment of an account) is defined as the individual that the child/children live with more than 50% of the time and/or is the individual that gives consent for treatment. If you are in a situation where there is a court order identifying another individual responsible for any portion of medical care provided, payment is expected from the guarantor. We will be happy to give you a receipt or itemized statement that can be forwarded to the appropriate individual.

Failure to pay monies owed to UPMC Children's Community Pediatrics is a serious issue that could potentially lead to your account being forwarded to a collection agency for resolution.

INSURANCE PLANS ACCEPTED

We accept most insurance plans. Most insurance plans and managed care payers have policies that require copayment at the time of service. You will be responsible for payment of all co-pays and any outstanding balances at the time of visit. If you are covered under an HMO or other managed care plan (Point of Service or PPO), there may be specific coverage limitations. If services are not covered under your insurance plan you are responsible for payment. UPMC Children's Community Pediatrics requires payment for such services at the time of the visit.

UPMC Children's Community Pediatrics will make every effort to accurately bill the insurance company with the information you have supplied. Occasionally delays occur in claims processing and we may need to contact you for additional information. We are happy to assist you in interpreting requests from your health insurance carrier to ensure that your claims are handled appropriately and your balance is accurate.

Please check with your health insurance carrier prior to treatment to verify whether your child's care will be covered when seen by our physician.

BENEFITS INTERPRETATION

We will do our best to help you interpret your healthcare benefits and coverage requirements. However, ***it is your responsibility to understand which services are covered and which are not covered under your plan.*** Likewise, it is your responsibility to identify any coverage changes that may be initiated by your employer or managed care plan. If you have any specific questions, we encourage you to contact your insurance company prior to your appointment. Our front desk or billing office staff can also assist you.

BILLING YOUR INSURANCE

We will be glad to bill your insurance company on your behalf. However, UPMC Children's Community Pediatrics is not a participating provider for all insurance companies. It is your responsibility to contact your insurance carrier to verify if the Practice Group you are seeing is a participating provider for your insurance. We do not participate and/or bill Major Medical plans.

If you do not have insurance or your insurance plan does not cover certain services, you will be expected to pay for services in full at the conclusion of your visit. We accept cash, personal check, MasterCard, Visa, American Express, and Discover. In addition to payment discounts, we do offer payment arrangements. Families experiencing financial difficulties can contact our business office at 888-857- 7646. If necessary, our staff is ready to assist you in applying for CHIP insurance or other financial assistance. For more information on CHIP, call: 800-986-KIDS.

PAYMENT DISCOUNT AT TIME OF SERVICE

We do recognize that some insurance plans do not cover preventive or sick office visits. We anticipate that, as parents, you will know whether these services are covered by your insurance plan. To acknowledge the savings in billing and collection costs, we are pleased to offer a payment discount for preventive and sick office visits. Please ask our front desk for specific discount information.

PAYMENT DISCOUNT AT TIME OF SERVICE

As a Primary Care Medical Home (PCMH), UPMC Children's Community Pediatrics (CCP) is committed to offering our patients expanded access to care. We offer non-traditional hours – evenings and weekends – in many of our primary locations. Nationally accepted billing practices allow UPMC CCP to bill for expanded hours to offset the expense of keeping our offices open. As a result, a **\$40.00 charge** will now be applied to all patient appointments for services provided after 5 p.m. Monday through Friday, all day Saturday and Sunday and for services provided during all federally recognized UPMC holidays.

Please be aware that this fee will be billed to your insurance company; however, some insurance companies may process this fee as patient responsibility. Should this occur, that patient/guarantor will be responsible for payment to UPMC CCP under this circumstance. We recommend contacting your insurance company should you have questions about your insurance plan.

VISIT CO-PAYMENTS

Most insurance plans and managed care companies have visit co-payments that are required at the time of service. *You should be prepared to pay the co-payment when you arrive for services.* You will be expected to pay upon check-in or check-out on the day of the appointment.

BALANCES AFTER YOUR INSURANCE

Should there be a remaining balance after your insurance(s) has paid, you are responsible for payment of this balance. If we know what the balance will be at the time of your appointment you are expected to pay upon checkout that day. We accept cash, personal checks, MasterCard, Visa, American Express, and Discover. Otherwise, we will send you a statement in the mail. Payment is due upon receipt. *A \$25.00 billing fee will be assessed to any account over 90 days.*

QUESTIONS ON YOUR BILL

If you have any questions on the bill you receive, please contact our billing office at 888-857-7646 weekdays between 8:00AM and 4:30PM, or email us at CCPBilling@chp.edu. Should you receive specific statements from your insurance company that are unclear, ***you are encouraged to contact your insurer for clarification before contacting our business office.***