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*At Mali & Mali Pediatrics we are committed to providing the highest quality medical care while fostering a strong provider-patient relationship with you and your child. In support of that commitment, we feel it is a responsible business policy to clearly communicate our financial and office policies, which are listed below. All parents or legal guardians are asked to sign the acknowledgement of the receipt of this document.*

## Mali&Mali Pediatrics Financial and Office Policies

### Payment for Services

Payment is expected at the time of service. This includes but is not limited to copays, coinsurance, and deductibles. All copays and balances will be collected at check in. Mali & Mali Pediatrics (MMP) will gladly submit claims to your health insurance company for the services provided. Any charges not paid by your insurance company are **your responsibility**. We are happy to assist you in any way we can. However, you are ultimately responsible for timely payment of your account.

All insurance co-pays are due at the time of service. This policy is determined by your insurance plan and should be found in your plan description.

**Your insurance plan requires that you present your insurance identification card(s) at each visit to ensure correct billing and eligibility information. For those insurance cards listing the primary care physicians, one of our physicians must be listed in order to be covered by your insurance.**

In the event that a copay is not paid at the time of service a \$10.00 billing fee will be added to your account.

**The person accompanying the child is responsible for payment.**

An unaccompanied child or the person accompanying the child must provide payment, this includes a caregiver or family member.

\*Only persons authorized by parent or guardian will be allowed to bring a child in for an appointment and will be required to show identification.

In situations of divorced parents, the parent bringing the child into the office is considered the responsible party. Divorce decrees are between you, your ex-spouse and the courts. MMP has no authority and is not in a position to enforce compliance to divorce decrees.

You will be responsible for charges incurred by children who have turned 18 until you notify us in writing, prior to services being provided, that you no longer accept financial responsibility.

### Billable services

MMP will charge for provider services as well as supplies, screenings and laboratory services used for the care of your children. MMP will also charge for all follow up services accordingly.

MMP will charge \$20 for extended hour appointments (evenings-all appointments from 5:30PM to close and all weekend appointments). MMP provides care beyond normal business hours to help reduce timely and costly Emergency Center and Urgent care visits.

MMP will charge for patients who were not scheduled (i.e. siblings) but were added onto an existing appointment.

Occasionally a patient will be scheduled for one type of service but the provider may diagnose and treat another problem in addition to the scheduled service. When appropriate MMP will charge for the additional service. Some insurance companies will not cover both services provided on your children's behalf which may result in the responsible party owing additional fees.

MMP reserves the right to charge for extensive phone calls, reporting, forms, consultations, coordination of care with other providers and or other services. Your insurance company may not cover these services.

MMP reserves the right to charge for missed appointments (see Appointments).

MMP reserves the right to charge a rebilling fee for the amounts that are due but not paid at the time of service (see Due at Time of Service).

### Due at Time of Service

All co-pays, co-insurance, and deductibles are due at time of service. Co-pays and **balances** will be collected at check-in.

Payment in full is due from self-pay patients at the time of service, unless other arrangements have been made with the billing department.

There will be a \$10.00 "rebilling fee" for amounts that are due but not paid, at the time of service.

## Method of Payment

MMP accepts cash, check (including cashier's checks and money orders. No third party or post-dated checks), Visa, MasterCard and Discover (credit card payments can be made via telephone at no additional charge).

For your convenience we can keep your credit card number, expiration date, and signature authorizing payment in a secure protected field in your child's account. This will help in the event that you forget your wallet, or when someone else has your permission to bring your child for treatment.

Payments can be made on-line via our secure portal. You must have a sign on and password to access the portal.

\*A service fee of \$35.00 will be assessed for all checks returned for insufficient funds.

## Insurance Coverage

It is your responsibility to provide accurate insurance information to MMP at the time of service. MMP will create and submit claims on your behalf. However, we reserve the right to refuse insurance and collect payment in full from you. MMP will not submit claims to any auto insurance carrier. Any visit that is auto accident related will be treated as self-pay. Payment is required following the self-pay policy.

It is your responsibility to verify that our provider is a participating provider under your insurance plan prior to receiving services. If your insurance (generally an HMO), requires that you select a PCP (primary care physician) you must call your insurance company prior to your office visit to select one of our physicians as your PCP. If you have an HMO and one of our doctors is not listed as your PCP you will be responsible for payment in full at the time of service.

It is your responsibility to verify benefits under your plan. You will be responsible for all non-covered services and services considered to be over "usual reasonable and customary."

MMP must, under federal law, accurately report services provided for your children. Your insurance company may or may not pay for all services provided for your children. MMP cannot change the service or diagnosis codes (unless initially reported incorrectly) in order to make a service "fit" a benefit plan.

## Statements

Account statements will be sent on a monthly basis for accounts that have a balance owed. Statements will show both patient (private) and insurance (pending) amounts owed. Private balances are due upon receipt of monthly statement.

It is your responsibility to provide MMP with your correct address and phone number. If a statement is returned for invalid address, your account may be sent to an outside collections agency.

### Overdue payments

If your account remains unpaid **60 days after the date of service** and you have not made arrangements with our billing department we will consider your account past due. When your account is past due you are **required** to make arrangements with the billing department **before** scheduling any appointments for your child.

Accounts over 90 days past due will be considered delinquent and will be referred to our collections agency. An administrative fee will be charged to your account.

If your claim is unresolved with your insurance company within 60 days of the date of service we will contact you and ask that you check into the delay. If the claim is still unresolved after 90 days, you will be responsible for all charges.

### Payment plan options

When appropriate and at MMP's discretion, MMP will offer monthly payment plan options to help manage your healthcare costs. Payments are due on or before the agreed upon date. If payments are late or missed your account may be sent to an outside collections agency (See dismissal section). Failure to follow any or all of the payment plan requirements will render the agreement null and void. Some services may be denied on accounts with high balances until the account is released by the billing department. Failure to pay balances or comply with a payment option may be cause for dismissal.

### Credits

Patient credit balances will first be applied to current and or past due balances, including those which may have been written off as bad debt or sent to an outside collection agency.

### Collections

Accounts may be sent to collections but are not limited to the following reasons:

- Invalid patient demographic information (address and phone number) which prevents us from contacting you regarding your account.
- Failure to provide timely and accurate insurance information.

- Failure to pay patient balances
- Failure to follow through with payment plan agreements.
- Failure to follow through with statement discrepancies, insurance denials or any other items outstanding on your account.
- Failure to follow through with other correspondence from MMP.

### Returned Checks

A service fee of \$35.00 will be assessed for all checks returned for insufficient funds. If two checks are returned for insufficient funds, we will no longer accept your personal checks.

### Bankruptcy

If MMP receives notice of a filed Bankruptcy case on your account, we will make the necessary adjustments according to bankruptcy law.

At MMP's discretion any children under the guarantor that filed bankruptcy will be dismissed from the practice.

### Dismissal from Practice

MMP reserves the right to dismiss patients from our practice for but not limited to non-payment, excessive missed appointments, inappropriate behavior, and failure to comply with our office policies. If you have an established history of non-payment on your account you may be dismissed.

Prior to dismissal, MMP will issue a letter from our practice informing you of our intent to dismiss. For delinquent accounts, you will receive a letter of intent to dismiss unless full payment to your account has been made. Payment in full includes your current and past account balances in addition to any amounts that have been referred to an outside collections agency. If payment is not made a dismissal letter will be issued.

If a dismissal letter is issued, MMP will provide **urgent care only** for thirty (30) days after the date of the letter to allow you time to find another health care provider for your child(ren). You will not be eligible to see any of the providers at Mali & Mali after the 30 days has expired.

### Appointments

The time set aside to see and treat your child is valuable. If you are unable to keep an appointment please notify us 24 hours in advance. If your appointment is made the same day and you are unable to keep that appointment, please give us a two hour advance notice.

Missed appointments are costly to us, you, and other children who could have used the time that was set aside for your child. At MMP we value your time. We make every effort to minimize wait time. In the event of an emergency you will be notified if there is a change in appointment time or a change in who you are scheduled with. MMP is not a walk in clinic please call to schedule your appointment.

MMP will charge \$25 for a no show appointment as well as a late cancellation. After three “no show” appointments, your family may be discharged from the practice.

If you are late for an appointment we will make every effort to see your child. However, MMP reserves the right to reschedule your appointment to another provider, time or date. It is important to respect the time of all of our patients.

### Newborns

As a courtesy Mali & Mali will hold all claims for newborns for up to thirty (30) days from the child’s date of birth as long as there is an active policy for the family.

Newborn infants must be added to the insurance policy within 30 days of the date of the child’s birth. After thirty (30) days from the date of birth of your child, your active insurance policy will be billed. If your child has not been added to your policy you will be responsible for all services provided and be billed directly. Please inform the office when your child has been added to insurance.

### Referrals

Some insurance plans require that a member receive a referral from your primary care physician prior to seeing a specialist. Even if your plan does not require a referral we highly recommend you speak with us prior to seeing a specialist. Your child’s best interests are served when there is communication between the pediatrician and specialist. We can also help identify specialists who have expertise in dealing with children.

### Nurse

Our staff Nurse is available to answer brief questions. Our Nurse is available to those parents whose children are established patients and have been seen for a well visit in the past year (as recommended by the AAP). Our nurse is available to answer questions and help you decide how soon your child may need to be seen or reevaluated. The nurse is not available in lieu of an appointment. All new symptoms should be evaluated with a physical exam conducted by a provider. Extensive phone consultations (longer than 5 minutes) will result in an appointment in the office.

## Forms

Health Appraisal, Sports, Camp, Daycare and School forms (short forms) are available to our patients at every well child visit. If you require the office to provide you with a form outside of your visit there will be an administrative fee of \$5.00 to be paid at the time of pick up or you can pay via the telephone should you need your form to be faxed. For longer forms such as FMLA there is an administrative fee of \$10.00. Due to the intensive and complicated nature of these forms they will not be able to be completed at the visit and will require a minimum of 72 hours to be completed.