



Financial Policy: Anderson Hills Pediatrics

At Anderson Hills Pediatrics, Inc., we want to ensure that families clearly understand our billing and payment policies. While we're here to support you in using your insurance benefits effectively, we also recognize that insurance plans can be complex and frequently change. This information is intended to help you navigate the financial aspects of your care and understand your responsibilities related to insurance, payments, and account balances.

Insurance Coverage:

It is imperative that you promptly notify us of any changes to your insurance coverage. Before receiving treatment from Anderson Hills Pediatrics, you must confirm coverage with your new insurance carrier.

It is your responsibility to understand the limitations and prerequisites of your health insurance plan. Insurance companies vary in their coverage and requirements, with policies subject to frequent modifications. While we aim to remain aware of these changes, ultimate accountability for understanding your policy is the responsibility of the family.

Specialist Referrals and Prior Authorization:

Some specialty referrals necessitate prior authorization from your insurance company. Failure to obtain such approval may result in the rejection of service costs. Anderson Hills Pediatrics typically requires 72 hours to process referrals, excluding Emergency Room/Urgent Care Center referrals.

Payment Procedures:

For privately insured and self-pay patients, we require a debit, credit, or HSA/FSA card on file. This card will only be charged the amount designated as patient responsibility according to your insurance policy. You will receive an email notification four (4) days before any charges are made. We request that you reach out with any questions about your account balance within the four-day notification period prior to your card being charged.

Automatic charges under the card agreement will not exceed \$1,500 annually for a family listed under a single guarantor.

If you are unable to provide a card on file, a \$100 deposit is required at the time of service for non-copay or high-deductible plans, or as per your insurance copay requirement. This charge does not apply to wellness visits.

Past Due Balances:

Any outstanding balance predating the addition of a card on file must be settled in full at the time of service or arranged on a payment plan.

Failure to address outstanding balances may result in the account being sent to a collection agency, incurring a collection fee of \$10 plus 40% of the total balance. Physicians at Anderson Hills Pediatrics may discontinue non-urgent care until the balance is resolved or a new provider is secured.

Payment Plans:

We recognize diverse financial circumstances and continue to offer payment plans upon request.

Insurance Copay:

Copays are due at the time of service and are the patient's responsibility. Failure to pay may result in a \$10 billing fee.

Missed Appointments:

Missed appointments or failure to cancel with adequate notice will incur a \$50 patient charge. A minimum of 2 hours notice is required for canceled appointments and 24 hours for check-ups or pre-scheduled appointments. Families with three missed appointments within a 24-month period may be dismissed from the practice.