**Effective march 1, 2016**

**Co-pays and deductibles**

This notice is to inform you that co-pays and balances due are due at the time of your appointment. If you are not prepared to pay these fees you may be asked to reschedule your appointment (excludes sick visits). Many plans also have yearly deductibles that are due. We will now ask you to possible pay something toward your yearly deductible at the time of your visit in order to help you keep down a high balance that the yearly deductible could cause.

For most insurances, we have the ability to confirm insurance status, as well as deductible status, in advance of your visit. In the rare event the insurance deductible is less, the difference will be refunded to you promptly.

You will be responsible for the deductible amount, as determined by your insurance company, until that deductible has been met. This deductible amount will be due at the time of service. We accept cash, credit card, personal check, or HSA card. We will also make payment arrangements with you if needed.

The only exception is if you have a secondary insurance, or Medicaid as a secondary insurance.

Past-due accounts cost both time and money; therefore, patients with delinquent accounts will be required to speak with a patient account representative to make payment and/or payment arrangements.

Your health insurance policy is a contract between you and your insurance company. It is very important that you understand its provisions. Please review your policy and become familiar with the benefits it provides. If you have questions about the coverage, you should contact your insurance company.

Questions regarding the filing of claims or the responsibility of payment may also be discussed with our business office staff. The parent or guardian is always responsible for payment, not the insurance company.

If you have any questions or concerns about this policy, please feel free to contact your insurance company to confirm your plan or remaining deductible or speak with our business office staff.

Thank you,

Terrace Pediatric Group