

Financial Policy

At Cockerell & McIntosh Pediatrics, we are committed to providing the best service to our patients, while trying to keep administrative costs to a minimum. The following policy was designed with these objectives in mind and to avoid any misunderstanding or disagreement concerning the patient's financial obligations. These policies are subject to change from time to time, and we will do our best to notify you when changes are made.

- Our practice participates with several insurance plans. For patients who are beneficiaries of one of these plans, our billing office will submit a claim for services rendered. If the insurance company fails to respond to the claim submitted by our office, the patient/guarantor is ultimately responsible for the balance.
- It is the patient's/guarantor's responsibility to provide our office with current insurance information and to bring his/her insurance card to each visit. The patient/guarantor is responsible for verifying his/her insurance coverage and benefits.
- Our practice is happy to help with insurance questions relating to how a claim was filed to an insurance company. However, specific coverage issues can only be addressed by the insurance company.
- **It is the patient's/guarantor's responsibility to pay for any copayments prior to the visit. If applicable, payment for deductibles and any services not covered by the patient's insurance plan is expected at the time of service.**
- **Payment in full is expected at the time of service for all services rendered to uninsured patients or to patients whose insurance cannot be verified.**
- A statement will be mailed to the patient/guarantor if there is a balance on the account. **Full payment of the balance is due upon receipt of the statement or notification of the amount owed.**
- Failure to pay the balance may result in a restriction of services to all patients associated with the account. Patients/guarantors who continually fail to pay their balance will be dismissed from the practice. In addition, Cockerell & McIntosh Pediatrics may use an external collection agency to assist in the recovery of delinquent balances. This could result in legal action and judgment. An additional charge for processing the delinquent account will also be assessed.
- Payment for services can be made by cash, check or credit card. We accept Visa, MasterCard, Discover and American Express.
- Minors must be accompanied by a legal guardian. Cockerell & McIntosh Pediatrics adheres to State and Federal laws regarding consent to surgical or medical treatment and consent to immunizations of a child.
- Cockerell & McIntosh Pediatrics may charge fees for administrative services, including, but not limited to filling out forms and processing medical records. These fees are subject to change without prior notification and are due at the time of service.
- The guarantor of the account is subject to a fee of \$25 if the patient does not show up for a scheduled appointment, or if the appointment is canceled within 2 hours of the scheduled time. This fee is not billed to the insurance company and must be paid prior to making another appointment. Should missed appointments continue to occur, the patients on the account may be dismissed from the practice. Patients receiving care for ADHD and/or other behavioral health problems will not be allowed to receive care for those problems after missing 2 appointments.
- For your convenience, Cockerell & McIntosh Pediatrics has evening hours for both sick and well care. Evening hour appointments may be subject to an after-hours fee, which will first be billed to your insurance. Cockerell & McIntosh Pediatrics also offers walk-in/urgent care services throughout the day, in the evenings and on weekends. These services will be billed at urgent care rates. Please visit our website at www.cmpeds.com or contact our office for more information.