

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.

- 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 provided 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.
- In case of divorce or separation, the party responsible for the account prior to the divorce or separation remains responsible for the account. After a divorce or separation, the parent authorizing treatment for a child will be the parent responsible for those subsequent charges. If the divorce decree requires the other parent to pay all or part of the treatment costs, it is the authorizing parent's responsibility to collect from the other parent.
- Payment for professional services can be made by cash, check or credit card. Our office accepts Visa, Master Card, Discover and American Express.
- Minors that are new patients 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. These services include, but are 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 the scheduled appointment, or if the patient cancels the appointment within 2 hours of the scheduled time. This fee is billed directly to the patient/guarantor and is not billed to the insurance company. Accounts that accumulate 4 no-show appointments may be dismissed from the practice. Patients receiving care for ADHD and/or other behavioral health problems will no longer 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.