

## OFFICE FINANCIAL POLICIES

Welcome to Sunrise Pediatrics. The following information summarizes our office financial policies and we hope it will answer many of your questions.

Our office participates with many health insurance plans. Due to the complexities of different plans, it is not possible for us to know all the details of your insurance benefits. As such, some questions may need to be answered by a representative of your insurance company.

- ❖ Please bring your current insurance ID card with you to each visit. We need proof of your insurance coverage to accurately file a claim for you. Please let us know if your insurance changes.
- ❖ The cost of an office visit is determined by the nature and complexity of the care provided and includes charges for lab tests and other evaluations done in the office. As a service to you, we will bill your insurance company for the services we provide, to obtain payment according to your coverage. Insurance is a contract between you and your insurance company and similarly we are contracted with insurance companies to provide medical services to you. It is your responsibility to follow up on all requests from your insurance company with regard to claims and to question your insurance company about unpaid claims or any issues regarding coverage.
- ❖ All co-payment, co-insurance and deductible amounts are due and payable at the time of service. This policy is in accordance with the requirement of our insurance company contracts to collect amounts that are the patient's responsibility. You will be billed for any additional balance that is your responsibility after the insurance claim has been processed. Individuals without insurance coverage are expected to pay in full at the time of service. A member of our billing staff can assist with arranging an extended payment plan if needed.
- ❖ The responsibility for payment for services rendered to children whose parents are divorced or separated rests with the parent or legal guardian who seeks treatment. Payment is expected at the time of service from the parent or legal guardian who brings the dependent child to the office appointment.
- ❖ Unless cancelled at least 24 hours in advance, there is a twenty-five dollar charge for missed appointments.
- ❖ There is a ten dollar charge for after hours advice calls to the UNC HealthLink advice line.
- ❖ You may make payment for services by cash, personal check or money order. For your convenience, we also accept payment by Visa and MasterCard credit or debit cards.

- ❖ Patients with Carolina Access insurance must designate Sunrise Pediatrics as their children's primary care group and the practice name must be on their proof of insurance card in order for them receive care in our office.
- ❖ We periodically update our records of each patient's personal information to assure accurate submission of insurance claims and allow us to contact you regarding any billing issues or other matters. Please let us know of any changes in your telephone numbers, address or insurance coverage.

If you have any questions or need clarification on any of the above, please feel free to contact us, directing your questions to our Billing Manager.