



## FINANCIAL POLICY 2023

Thank you for choosing Arbor Medical Partners for the care of your child. This Financial Policy is an important part of your child's care. Due to increased insurance company demands, we ask you to read and agree to the following Arbor Medical Partners provisions:

**Private Pay Patients:** If you have no insurance coverage, full payment is expected at the time of service.

**Insurance:** As a courtesy, Arbor Medical Partners will file your claim to your insurance company; however, at the time of service you will be responsible for all fees that are not covered by your insurance, including co-pays, co-insurance, deductibles and non-covered services or items received. The co-pay cannot be waived by our practice, as it is a requirement placed on you by your insurance carrier. We strive to be as accurate as possible in calculating your responsibility but, with so many variations in policies and fee schedules, we are not always exact. You may receive a statement from our office for any balance due. For your convenience, we accept checks and credit cards (Visa, MasterCard, American Express and Discover), and money orders. Payments are also accepted through our patient portal. We advise you to contact your insurance company in advance to verify coverage for specific benefits such as well checks, immunizations, behavioral visits, and lab services.

**\*\* We make every attempt to keep our non-participating insurance plans list up to date however due to continuous changing insurance plans and networks they utilize we HIGHLY recommend that you check with your specific insurance plan to verify that our providers are showing as participating as we cannot guarantee coverage or be held responsible for any balances incurred if we later find out that we are not contracted with your insurance plan. Any Patient responsibility will be billed to the guarantor on file.**

**Fee Schedules:** Our prices are dictated by our insurance contracts. It is a violation of our contractual agreements with your insurance plans to discount or waive charges for coverage, etc.

**Payment Options:** By signing the Credit Card Authorization Form, you understand that as soon as your EOB (Explanation of Benefits) is received by our office from your insurance plan, an email will be sent with a notice that your credit card will be charged for the balance due on your account, per your insurance contract.

**Statements:** Statements are generated to your portal account. If you do not have a portal account, your statement will be mailed to the address that we have on file for you. For your convenience and for ease of processing, we would prefer that you utilize our credit card processing service, where online payments can be made through our new and expanded portal, or our website.

**Refunds:** Any patient accounts showing credit balances will be thoroughly researched to analyze if credit is accurate and the billing department will determine if the credit is owed to the patient or the insurance company. The credit balance report is reviewed as frequently as possible and as refund checks are requested. Once determined who credit is owed to, please allow 6 weeks for credit or refund check to be issued.

**Outside Collections:** If your balance has not been paid to Arbor Medical Partners within 210 days, your account will be turned over to our outside collection agency.

**Laboratory Fees:** You will receive a separate laboratory fee for their services. Any lab services that are not covered by your insurance will be your responsibility.

**Address and insurance changes:** Please let us know if your address, phone numbers, insurance, etc., change, so that your information is always current and accurate in your child's records.

**Divorce/Custody:** We cannot and will not become involved with parental billing disputes in divorce and/or custody cases. Our policy is to hold the parent who brings in the child for medical treatment responsible for payment at time of service. Arbor Medical Partners **DOES** require documentation from the court for all legal matters that relate to your child's care; i.e., custody, medical decisions, medical record access, etc.

**Cancellations/No Shows:** If you cancel your appointment with less than a 24-hour notice or do not show for the appointment, a \$50 fee will be charged to your account. Excessive no show appointments of 3 or more missed appointments could result in patient/family being discharged from the practice and any Arbor Medical Partners location.

**Coordination Of Benefits:** Often times insurance companies will require proof of other insurance or the lack thereof. In this instance, it is the responsibility of the patient to make sure the insurance company receives this in a timely manner so that claims for Arbor Medical Partners are paid promptly and not delayed due to failure to comply with COB requests. Responsible party will be given 30 days from notice from insurance that COB needs to be updated. Failure to comply will result in charges from Arbor Medical Partners becoming patients' responsibility.

**Well Checks-** Please be aware that on occasion an additional office visit could be billed in addition to the well check visit if the provider must address any issues unrelated to a well check visit. This could then incur additional copays/deductible/coinsurance cost to the responsible party.

**AHCCCS Recipients - Please note that failure to disclose your AHCCCS eligibility will result in your financial responsibility for services rendered at this office.**

**I have read and understand Arbor Medical Partners Policy and agree by its terms. I understand that I am financially responsible for all charges incurred in the event my insurance denies payment after a claim has been submitted by Arbor Medical Partners. I understand that my insurance is an arrangement between myself and my insurance company, and that it is my responsibility to understand my benefits.**

Patient Name & Date of Birth: \_\_\_\_\_

Parent/Guardian (Please Print): \_\_\_\_\_

Your Signature: \_\_\_\_\_ Date: \_\_\_\_\_