

Our Financial Policy

We understand that financial matters can sometimes be difficult to discuss. It's important that we all have a clear understanding of what's expected.

Insurance Contracts

Patients Responsibility

Your insurance determines what you'll need to pay, including copays, deductibles, or out-of-pocket limits. Contact your insurance company for details on what they cover. After they've passed on your portion of the visit to us, it's our responsibility to bill and collect payment from you directly. It's your responsibility to check if we're in-network with your insurance.

Billing for All Care Provided

We have to report all services and bill according to our fee schedule. Just like it's a contract violation for you not to pay your insurance premium, it's also a contract violation for us to not charge or undercharge for our services.

Insurance Cards

Bring your child's insurance card to each visit. This helps us ensure we have the correct information and bill the right insurance.

Copayments

We are required to collect copayments at the time of your appointment. We can't waive this payment for any reason due to our contract agreement with your insurance company. If you forget to pay your copay at the time of your appointment, no worries! Just be aware that if it happens more than once, we may charge a missed copay fee of \$10. Enroll in our Peak Pay program to avoid this fee, and keep your credit card on file for easy payments.

Medically-based treatment

Peak Pediatric Care prioritizes your child's health by following the recommended routine screenings, including developmental, hearing and vision, anemia, and lead tests. Unfortunately, not all insurance plans cover these screenings, so patients need to understand their coverage and inform our office if a screening is not covered before their appointment.

Time of Service Discount

No insurance or out-of-network? Pay in full at your appointment and receive a discount. This discount only applies on the day of the visit and can't be applied to the portion of the bill you're responsible for under your insurance plan, as that's already discounted through our contract with your insurer.

Additional Fees

Medical Forms

Need a medical form filled out? We offer it as a free service, but it may take up to 10 business days due to high demand. Need it sooner? Our rush service is available for \$10 per form and will be ready within 3 business days. Payment is required when the form is dropped off or sent.

Medical Records

Transferring from Peak and need your records? We'll compile your summary of care, immunizations, growth chart, and last physical report for free. Full medical record, including all visits and notes, has a \$15 handling fee.

Missed Copay

If you forget to pay your copay at the time of your appointment, no worries! Just be aware that if it happens more than once, we may charge a missed copay fee of \$10.

Outstanding Personal Balance

Outstanding balances that become 60 days due may be assessed a \$25 late fee. After 90 days, you will not be able to schedule appointments until the balance is paid. After 120 days, your account will be reviewed for collection agency placement.

Newborns

As new parents, we understand that you have a lot going on, but it's important to remember to add your newborn to your insurance policy within the first 30 days. Failing to do so may result in you being financially responsible for any visits not covered, so don't wait until it's too late!

Account Balances

We expect all patients to pay their bills in full within 30 days of receiving a statement from us. Please get in touch with our office to set up a payment plan if you need more time to pay the balance. To ensure your account stays up-to-date, consider enrolling in our Peak Pay program, where you can securely keep your credit card on file.

- 60 Days: A late fee of \$25 may be assessed
- 90 Days: Not allowed to schedule appts
- 120 Days: Will be reviewed for collections

Failure to pay an overdue balance on your account, or set up and abide by an agreed-upon payment schedule, can be cause for dismissal from Peak.

We accept various forms of payment, including credit cards, checks, and cash. A \$25 fee will be added to your account if your check is returned.

Peak Pay / Credit Card On File

To make managing your medical expenses easier, we offer Peak Pay – the option to keep a credit card on file for quick and secure payments. Your credit card information is securely stored with our payment processing vendor, not in our computer system.

- We will automatically charge the credit card on file for account balances under \$200, including copayments and deductibles.
- We will not charge your card for account balances until you have received your explanation of benefits statement from your insurance company.
- We will email you a receipt anytime we process a charge.

Peak Pay helps you avoid additional billing fees and makes checking in for your appointment easy, especially if calling from your car! Think of Peak Pay as setting up autopay for your credit card or phone bill. aware that if it happens more than once, we may charge a missed copay fee of \$10.

Peak Pay / Credit Card On File

To make managing your medical expenses easier, we offer Peak Pay – the option to keep a credit card on file for quick and secure payments. Your credit card information is securely stored with our payment processing vendor, not in our computer system.

Minors

Anyone accompanying a minor to their appointment is responsible for taking care of any payment due, like a copay. To make things super easy, you can pay over the phone using your credit card or, even better, enroll in our Peak Pay program!

Well Child Visits

Your child's yearly physical is all about keeping your little one healthy. Unfortunately, if any new issues arise or we discuss managing chronic conditions during the visit, your insurance will require us to bill a separate claim and collect a copayment. These two parts of the visit must be billed and filed separately; otherwise, it would be considered insurance fraud on our part.

Overpayment

Occasionally there may be an overpayment made on an account. Provided that there are no outstanding balances on the account, we will ensure that a refund is issued within 60 days of the initial credit.

Custodial parenting arrangements

We understand that parenting arrangements can be complicated, but we're looking to you when it comes to paying for your child's medical care. No matter what your divorce decree, custody agreement, or other arrangement says, you're responsible for covering the cost of the care we provide to your child. To help, we'll provide receipts for any medical bills you pay if you need them.

Termination of Practice-Patient Relationship

In rare instances, Peak Pediatric Care may ask a family to transfer care out of our practice. Reasons for this request may include, but are not limited to:

- Repeated no-shows or late arrivals, which is unfair to our providers and patients and strains our practice;
- Unkind and disrespectful treatment of our staff, which is never tolerated;
- Rude or disruptive behavior, particularly in our waiting areas;
- Refusal to pay fees owed to the practice (or refusal to make or follow through with an agreed-on payment plan);
- Irreconcilable differences in medical philosophy; and
- For any other reason, the practice, in its sole discretion, deems termination of the practice-provider relationship is warranted.