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# STATEMENT OF FINANCIAL POLICY

# Welcome to Nataloni Pediatrics, PC.

In order to reduce confusion and misunderstandings between our patients and Nataloni Pediatrics, PC, we have adopted the following Financial Policy. If you have any questions about the policy, please discuss them with our office manager, Meaghan Ronca.

We are dedicated to providing the best possible care and service to you and your family, and regard your complete understanding of your financial responsibilities as an essential element of your child(ren)'s care and treatment.

### **Participating Insurance Companies**

We have made prior arrangements with insurers and other health plans to accept an assignment of benefits. We will bill those plans with which we participate, and will only require you to pay authorized co-payments at the time of service. It is the policy of Nataloni Pediatrics, PC to collect your co-pay when you arrive for your appointment. All other non-covered services, deductible, or co-insurance, will be forwarded to you upon receipt of your insurance company's "Explanation of Benefits".

You must provide us with accurate insurance information with a valid, current copy of your insurance card at the time of service. Your insurance company allows us a limited time frame to submit your claim in order to be reimbursed. Should you fail to provide us with active information in a timely manner, resulting in denial, you will be held responsible for payment in full.

In the event your health plan determines a service to be "not covered", you will be responsible for the complete charge. Many insurance plans have certain coverage limitations for non-covered services. Please contact them directly to discuss your specific coverage.

We will make every effort to send our patients to the appropriate lab, radiologists or DME vendor. However, it is ultimately your responsibility to understand your own insurance policy and its limitations, keeping informed on any changes to your policy.

# **Non-participating Insurance Companies:**

If you have insurance coverage with a plan with which we do not have a prior agreement, full payment will be due at the time of service and a receipt will be given to you to submit to your carrier.

#### **Motor Vehicle Accident Exams:**

Motor Vehicle Accident Exams are covered by No Fault Insurance. It is the patients responsibility to submit all paperwork needed to have their claim paid by their No-Fault carrier.

# **Missed Appointments:**

In order to provide the best possible service and availability to our patients, cancellations of appointments should be conducted with 24-hour notice. As a courtesy, please call us early as possible if you know you will need to reschedule your appointment.

### **Late Appointments:**

If you arrive more than 15 minutes late for your appointment, it will be up to the doctor whether your child may be seen at that time. Depending on the office schedule, it may be necessary to schedule a later appointment.