



## Financial Policy

Thank you for selecting Cornerstone Pediatrics, PLLC. We know that the insurance process can be confusing and frustrating. That is why we are happy to help you understand your insurance benefit coverage, the billing process and the various payment responsibilities. We have developed this information sheet to explain to you what you can expect.

### **Co-Payments, Co-Insurance and Deductions**

Most insurance plans require us to collect a co-payment, co-insurance or a deductible at the time of service. We will help you determine if a payment is required and if so, how much. Once this is determined, you will be expected to make payment (cash, check or credit card) for the required amount. We will provide you a receipt as proof of payment.

### **Filing as Insurance Claim**

If Cornerstone Pediatrics, PLLC is a participating provider in your health plan, we will file the insurance claim directly with your insurance company after each visit. If Cornerstone Pediatrics, PLLC is not a participating provider with your insurance company, we ask that you pay the full amount of the visit at the time the service is rendered. As a courtesy, we can file the claim with your insurance company on your behalf. (You can file the claim yourself if you desire). If the insurance company pays us after you have already paid, we will refund the amount of the insurance company's payment to you within two weeks.

### **Non-Covered Services / No Insurance**

There are some services we provide which may not be covered by your insurance company. In the event we provide a service that is not covered by your insurance company, we ask that you pay in full at the time of service. We will do our best to notify you before the visit if a service is not covered. If you do not have insurance, we will ask that you pay in full at the time of the visit.

### **Billing the Patient**

We ask that you pay within two (2) weeks of receiving a bill from us. Payment arrangements can be made by calling our office. Failure to pay will result in your account being sent to collections and could result in dismissal from our practice.

### **Payments**

Cornerstone Pediatrics, PLLC accepts cash, checks, Visa or MasterCard

### **Billing Questions**

Our Billing Department is always willing to answer any questions you have. Please do not hesitate to call us at (931)444-9158

Please let us know that you understand our billing process and understand your responsibilities as our patient.

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Parent / Guardian/Patient Signature

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Date