



## **Information about Amherst Pediatrics' Charges, Fees and Billing Policies.**

**Health Insurance:** We will do our best to help you use your health insurance effectively but it is also your responsibility to understand your policy and its benefits. We are able to bill most insurance companies for services provided by us.

Most plans require a co-payment. We cannot waive the co-payment. We expect you to pay it at the time of the visit. There is a surcharge of \$10 if the co-payment is not paid at the time of the visit.

Some plans also have deductibles, which are determined by the insurance company. We bill the insurance company and they notify us of deductible amount. We will bill you for this amount and expect that you will pay it promptly. If you disagree about the deductible you will usually have to deal directly with your insurer. However, please feel free to speak with one of our claims staff.

Your insurance company may not cover the cost of some services. The insurance company will notify us of the non-payment and we will send you a statement of the amount due. Feel free to call if you have questions, but realize that the coverage policies are not under our control. If you want to dispute the non-payment, you need to contact the insurance company or your personnel office.

We charge for telephone calls with a physician whether initiated by us or by you. Most insurance companies pay for this, but some require a co-payment. Some plans do not cover this service and you will be billed a nominal charge.

**Self-Pay:** We attempt to make our charges as reasonable as possible for families who have no insurance coverage. We can tell you what a typical visit will cost and will try to give you a payment plan that works for you.

**Refunds:** If there is an overpayment we will refund it within 90 days.

We need up to date information about your insurance plan and insurance contact information. We frequently ask for this information and hope that you understand the importance of getting the billing correct.

Please feel free to speak to someone in the Billing Department if you have questions or concerns.

AP info\_fees and charges.doc