



SOUTHERN ORANGE COUNTY PEDIATRIC ASSOCIATES

"Great Care for Great Kids"

FINANCIAL POLICIES STATEMENT

Overview of our Financial Responsibilities

- **SOCPA's Responsibility-** To post charges and payments accurately. To process claims and statements to the responsible party based on the best information available to us. This includes direct insurance billing and patient billing for remaining balances. To provide accurate financial counsel to parents who contact our billing department.
- **Parent/Patient Responsibility-** To assure that SOCPA is provided with the most current insurance information known. To provide timely payment to SOCPA for all balances known to be the responsibility of the parent/patient (whether copays at the time of service or balances due following insurance payments applied – i.e., deductibles and coinsurance.)

General Payment Policies

Office Visits

We require that all insurance copayments be made at the time of the visit. There will be a \$5.00 billing fee for all copayments that must be billed after the date of service.

Insurance Coverage

We ask that you bring your child's insurance card with you each time you visit our office. If applicable, be sure to bring cards for your secondary insurance plan as well. When you check in at the front desk at each visit, we will ask to see and verify your child's insurance card for our records. Making a copy of your insurance card does not confirm that SOCPA providers are contracted with your insurance plan. It is your responsibility to know whether SOCPA is a provider for your insurance company. If we provide services to your child and we are not a contracted provider, your insurance company will notify SOCPA that you are liable for either all or a large portion of your bill. If you do not have the insurance card with you at your child's visit, you may be asked to pay at the time of service and/or sign a waiver of responsibility.

Changes in Insurance Coverage

If there is any change in insurance, it is your responsibility to bring it to our attention immediately (even if you do not have your new insurance card with you). Delays in communicating these changes may result in the balance being uncollectible from the insurance company and the full responsibility for payment may fall upon parent/patient.

HMO Insurance

SOCPA provides HMO coverage through the Monarch Healthcare Provider Network exclusively. In order for services to be covered, a SOCPA provider must be chosen as your child's Primary Care Physician (PCP). If you have coverage through any other HMO provider network (Kaiser, Bristol Park, Mission Affiliates, Greater Newport, etc.) it is your responsibility to bring that to our attention and you should be prepared to pay for the visit at the time of service. Failure of our office staff to identify this information from your insurance card at check-in does not waive your responsibility for the payment of these services.

Medi-Cal

SOCPA providers participate in the CalOptima Monarch network (CalMo). If you carry this plan, you must choose a SOCPA provider as your child's primary care physician in order for the services to be covered. We do not accept CalOptima Direct.

Well Child Visits and Immunizations

Insurance companies will normally process these claims as "Preventative Care". Please note that some insurance policies do not cover this type of service. Although insurance claims will be submitted by our office to your insurance company, it is the parent's responsibility to understand and comply with their specific coverage benefits.

Please note: Insurance companies often take months before covering new procedures (i.e. vaccines) regardless of the current recommended medical practices. Since providing quality care to our patients is our primary concern, we encourage you to contact your insurance carrier to determine coverage for such treatment. Please understand that you may be required to assume full financial responsibility for these services if they are not covered under your plan.

“Sick and Well” Policy

“Well Child” visits are specifically defined by the insurance companies for their scope of treatment. As such, the reimbursement is limited for only those services authorized under that definition. If an abnormality is encountered, or a preexisting problem is addressed in the process of performing the well exam and the problem is significant enough to require additional services or time by the provider, a separate office visit may be added with the well exam. Please be advised that this additional visit may or may not be covered by your insurance plan, and is accepted as a “billable procedure” according to current procedural terminology, as governed by the American Medical Association. You will be financially responsible for any portion that is not covered by your plan.

Outside Services

Please be advised that you may receive separate bills for any lab tests, cultures, x-rays, etc. that are performed by or sent to outside sources for analysis. Any inquiries regarding these charges should be made directly to that facility’s business office. It is the responsibility of the insured to be aware of the covered facilities for outside services (i.e. specialists, hospitals, labs, radiologists, etc.). SOCPA is not responsible for any out of pocket expense due from a non-covered outside service provider.

Cash Patients

Payment in full for all services is expected at the time of service for patients without confirmed insurance coverage. Any exceptions to this policy must be arranged with management prior to the date of your visit. SOCPA does not apply cash discounts.

Credit Cards

For your convenience, we accept Visa and Mastercard. Payments by credit card may also be made over the phone directly with our Business Office.

Returned Check Fee

A \$25.00 fee will be applied to all returned checks. It is expected that the responsible party will pay the amount of the returned check and the fee with either cash or a credit card as soon as the situation is brought to their attention.

Collection Accounts

SOCPA exhausts all efforts to research and resolve aged accounts prior to sending to an outside collection agency. In the event that an account is sent to an outside agency, additional fees may occur that are separate and are in addition to charges for services rendered by our group.

Forms

Most schools will require updated forms for enrollment. There is a \$5.00 fee for all school, camp, church and sport related forms. Payment is due upon request. Please leave your forms with our front office staff, and allow 48-72 hours for completion. There will be a \$5.00 fee for additional yellow immunization cards.

Missed Appointments

Our office works by appointment only. In order for our providers to spend an adequate amount of time with your child and other patients, it is important that you arrive on time for appointments. If you are late, we may have to reschedule your appointment. We also ask that if you cannot make your scheduled appointment, please call us as soon as possible to cancel the appointment.

Billing Inquiries

Thank you for taking the time to understand our financial policies and the reasons behind them. SOCPA’s goal is to provide quality care! We understand that insurance details can be challenging. If you have questions regarding your plan benefits or limitations, please contact your insurance carrier directly. If you have any questions or concerns about the financial aspects of your relationship with SOCPA, please feel free to contact our Business Office at (949) 380-0889.