

## **Bluebird Kids Health Patient and Family Financial Responsibility Policy**

At Bluebird Kids Health, our goal is to deliver an exceptional experience—including when it comes to billing and coordinating insurance payments. As part of our Bluebird Kids practice policies, you agree to the following guidelines regarding financial responsibility:

### **Insurance Coverage**

You are responsible for informing Bluebird Kids Health of any updates or changes to your child's insurance coverage. It is important to determine if your child is enrolled in a Health Maintenance Organization (HMO) or Preferred Provider Organization (PPO) that is **not contracted** with Palm Beach Pediatrics, LLC, part of Bluebird Kids Health. **If we are not in-network with your insurance, you may be responsible for the full cost of care.**

### **Claims and Payments**

As a courtesy, Bluebird Kids Health will submit claims to your insurance carrier for services provided. However, please note that you are financially responsible for:

1. Any co-payment required by your insurance plan
2. Any annual deductible that has not been met
3. Any amount your insurance carrier deems your responsibility (for example, coinsurance)
4. Any amount not covered by your insurance plan
5. Any amount due following a termination of insurance coverage prior to your visit

If your insurance company does not issue full payment of the claim after the claim has been fully processed, you may be responsible for paying the outstanding balance in full. You are ultimately responsible for ensuring all charges are paid, whether by you or your insurance plan.

### **Payment Expectations**

Payment is due at the time services are rendered unless prior arrangements have been made with our billing team. We accept personal checks, VISA, MasterCard, Discover, and American Express.

Please note:

- A **\$25 service charge** will be applied to all returned checks.
- A **"No Show" fee of up to \$75** may be applied if you miss an appointment without giving at least 24 hours' notice of cancellation. This fee is not billable to insurance and will be charged directly to you. This fee is not applicable to members covered under a Medicaid plan.
- **Three or more no-shows may result in discharge from Bluebird Kids Health.** Please refer to the Patient Discharge Policy for further detail.

### **Account Balances and Collections**

If a patient has an outstanding balance resulting from a prior date of service, the patient must pay the outstanding amount prior to their next visit. If a patient has consented to keep a credit card on file as part of their Electronic Health Record, Bluebird Kids Health may charge the outstanding balance to that card.

If your account is referred to a collections agency or an attorney, you will be responsible for all associated fees, including legal and court costs. Once an account has been sent to collections, we reserve the right to refuse appointments or visits until the balance has been paid in full by you or your insurance plan. Referral to a collections agency or attorney may also result in discharge from the practice. If a patient requires financial assistance regarding a balance, please contact us to discuss payment plan options.