

Lighthouse Pediatrics of Naples, LLC

Financial Policy

August 1, 2016

Patient Name: _____

Date of Birth: _____

Thank you for choosing Lighthouse Pediatrics of Naples as the health care provider for your children. We are committed to the care and treatment of your children. This financial policy is an important part of your child's care. Due to increased insurance company demands we ask you to read and agree to the following policy.

We accept a wide range of insurance plans. However, all policies have different benefits, and we cannot know the specific details of each individual policy. It is ***your responsibility*** to know your individual policy and to verify all benefits and coverage information prior to having any services rendered. Also, you must notify us of any changes to your insurance plan or policy, **prior to your visit**.

Co-Pays and Deductibles

Contracting with health insurance companies requires us to collect co-pays and deductibles. ***Your co-pay and deductible are due at the time of service*** regardless of who brings in the child for the appointment. Grandparents, family friends, divorced parents, nannies, etc. must be prepared to make co-pays and deductibles even if they are not the account guarantor. We accept cash, personal checks, Visa, Mastercard, American Express and Discover.

You will be responsible for the full amount of **payment** at the time of service for the following reasons:

- 1) You do not have insurance.
- 2) You are insured by a company or a member of a plan with which Lighthouse Pediatrics of Naples is not contracted.
- 3) Your child receives a service that is not covered by your policy. For example, some plans do not cover certain immunizations, vision screenings or developmental screenings.
- 4) Your insurance company denies your claim for any reason that is not resolvable.
- 5) You cannot verify that you have insurance at the time of your appointment.
- 6) You did not provide us with updated insurance information resulting in claim denial due to filing deadlines.

A \$30.00 fee will be applied to your account for all returned checks.

Updated 06/10/2021

Separated or Divorced Parents

For those families where parents are separated or divorced, the parent who brings the child in to be seen and authorizes treatment is responsible to us for payment. All payments are due when services are rendered. If the divorce decree requires the other parent to pay all or part of the treatment cost, it is the responsibility of the authorizing parent to collect payment from the other parent. Lighthouse Pediatrics of Naples will not act as mediator in collecting those payments. If the account is not resolved in a timely manner, the authorizing parent's information will be submitted to our collection agency.

Timely Payment

In the event you have a balance on your account, you will receive a statement. Payment is due upon receipt. If the balance is not paid or payment arrangements are not made within 90 days, your account will be turned over to our collection agency. A 25% collection fee will be added to the balance. Furthermore, Lighthouse Pediatrics of Naples will not continue to see your children and your entire family will be dismissed from the practice when the account is sent to our collection agency.

Missed/Cancelled Appointments

We kindly request that you provide at least 24 business hours cancellation-notice, so we can offer the time slot initially reserved for your child to another family who needs it. Missing an appointment without any kind of notice or valid excuse is simply unfair to the doctor and the other families.

Please do not miss your appointment! Patients who miss their appointment without notifying the office in advance may be charged a \$25 fee. The No-Show fees are the sole responsibility of the patient and must be paid in full before the patient's next appointment. After three No-Shows, we reserve the right to not schedule any further appointments and dismiss the family from our practice.

Families who no-show for their well exams scheduled for 2 or more siblings on the same day, may not be allowed to schedule the children's well exams together again.

New patients who miss their first appointment will not be able to reschedule.

Our practice believes that a successful provider - patient relationship is based upon understanding, good communication and mutual respect. We trust that you will be here for the time we scheduled just for your child.

I have read and agree to Lighthouse Pediatrics of Naples Financial Policy.

Signature of patient or Responsible Party

Date