

## MACK AND POOLE PEDIATRICS, PLC

### FINANCIAL POLICY

We appreciate you choosing Mack and Poole Pediatrics, PLC as your primary provider. Our office is dedicated to providing excellent care to your children at a fair and reasonable rate. In order to provide this care we have adopted the following financial policy. It is our goal to eliminate future misunderstandings in regards to our billing and payment policies. Please feel free to address any additional questions with our Billing Office. It is the policy of our physicians to have all billing questions addressed through the Billing Office so they may devote their undivided attention to providing medical care.

**Insurance:** We participate with most major insurance plans. These include but are not limited to Aetna, Anthem, Bluegrass Family Health, Cigna, Humana, PHCS, The Physicians Network and United Healthcare. If you are unsure about a different plan please refer to the provider list provided by your insurance company. It is your responsibility to know what is covered under your plan, your eligibility and your benefits. While we will work with you to submit your claims and address any billing problems you may encounter, ultimately your insurance is a contract between you and your insurance company. If claims are not processed within 90 days the unpaid balance becomes the responsibility of the parent/guardian. It is your responsibility to furnish updated demographic information and insurance information to our office. You will be responsible for any denied charges due to erroneous information.

**Co-pays, Co-insurance and Deductibles:** You are responsible for all co-payments, co-insurances, deductibles and all charges not covered by your insurance company.

**Private Pay Patients:** Payment in full is required at all services. If there is an issue with making full payment, the business office will be happy to work out a payment arrangement with you.

**Returned Checks:** There will be a returned check fee of \$30.00. This fee and the check amount are due within 10 days of receiving the check from your banking institution. Checks returned for non-sufficient funds that are not paid in this time frame are subject to being turned over to Fayette County Attorney's Office. Applicable fees will be applied.

**Weekend/After Hours:** There is an additional fee for these services which may or may not be covered under your insurance. Any unpaid charges will be your responsibility.

**Payment:** We accept Cash, Check, Debit Cards, Discover, Mastercard, Money Orders and Visa. The billing office may contact you at any of the listed phone numbers in attempts to resolve outstanding balances. We will make all attempts to resolve outstanding balances. Past due accounts will be turned over to a professional collection agency. This will result in termination of the physician/patient relationship.

The Billing Office is open daily and will be happy to answer any additional billing or financial questions you may have. Please call 859-260-7700 Monday-Friday 8am-5pm or email [billing@mppeds.com](mailto:billing@mppeds.com)