



Insurance and Finance Policy

Your Responsibility with Your Insurance Carrier(s)

We participate with many different medical insurance companies. Each of these companies offer many different types of plans. Although we make every attempt to understand your policy and accurately collect co-pays and deductibles, understanding your health insurance benefit is your responsibility. Any questions concerning your coverage should be directed to your insurer. Your insurance policy is a contract between you and your insurance company, therefore, your balance is your responsibility. If you fail to notify us of changes to your insurance and services are deemed non-covered as a result of non-disclosure, you will be responsible for charges for visits. During a dispute, the balance may be transferred to your responsibility. Once resolved, and the insurance pays, we will refund your portion promptly.

Initial: _____

Newborn Insurance Procedures

Notify your insurance carrier of your baby's arrival and that you have selected Dr. Bergman as your child's PCP (primary care physician) to ensure coverage for health care costs. Confirm we are in-network provider and that the eligible date begins on your baby's date of birth. Some policies will not cover the expenses for your baby unless notified within 30 days of birth. If we ask you to pay for newborn visit(s) because of eligibility issues, we will refund you promptly after the insurance reimburses us for the visit(s).

Initial: _____

Multiple Insurance Policies

If you have more than one policy or your child is insured by more than one parent, you must let our office know. We will need copies of all insurance cards. You will also need to contact your insurance companies for a **Coordination of Benefits** to ensure your child's visits are paid for by the correct insurance. The insurance companies determine which is primary and secondary and you are legally responsible to let both insurances know of other plans. We must file with the primary insurer and if they do not cover the visit, we will submit to your secondary insurer for you. If one insurance policy is cancelled, make sure you update your carriers as soon as possible in order to avoid any mistakes in the payment of your claims. If you have both private and Medicaid policies, private insurance is always primary and Medicaid is secondary. *If you fail to inform Medicaid of your primary coverage, they may cancel your benefits and we may dismiss you from the practice for failing to provide all insurance information.*

Initial: _____

Responsible Party

The responsible party will pay the fees for services rendered. Payment is expected at the time of visit. You may pay by cash, MasterCard, Visa or Discover. In the cases of divorced parents, we do not involve ourselves in intra-family disputes regarding the financial responsibility of a bill or account. In cases of dispute, the parent or person who brings the child to the office is considered responsible. All co-pays must be paid at the time of the child's visit regardless of who accompanies the child. In the event that a friend or relative brings your child to the office, we ask that person to be responsible for paying the bill or co-pay.

Initial: _____

Parent/Guardian

Full Name (please print): _____

Patient name: _____ Relation to patient: mother father guardian

Signature: _____ Date: _____