

All About Children Pediatric Partners, PC

301 Penn Ave. Suite 200, Reading, PA 19611

132 S. 5th Street, Reading, PA 19602

Mailing Address: PO Box 6946, Reading, PA 19610-6946

Telephone: 610-372-9222 Fax: 610-372-0232

Understanding Your Medical Bills

All of us at AACPP wish you and your child good health, a pleasant experience at our medical offices, and a speedy recovery from injury or illness. We particularly understand how sometimes you can feel frustrated with the medical billing process. We want to help you understand the issues involved in paying your medical bill and provide some information regarding the differences between our outpatient bills, the hospital or inpatient bills, and the diagnostic testing bills you may receive as a result of receiving health care services.

1. Before Your Office Visit

- Please become familiar with your health insurance plan(s) before your appointment. Ask the Benefits Department at your place of employment and the Member Services Department of the insurance what will be covered by your insurance and what you are responsible for before you come to the office.
- Bring **Each Child's Health Insurance Card to each visit.**
- Be prepared to provide the receptionist with any changes in your health insurance carrier, or your address and telephone numbers.

Due to the constant changing of insurance information, we will need to update our records at each visit, so please bear with us as we do so.

2. Arrival Time - Please arrive at least 15 minutes before the scheduled appointment to allow for registration time.

3. Types of Bills:

- **Medical Office or Outpatient Bill** - When your child is seen by one of our pediatricians in either the South Fifth Street office in Reading or the Penn Avenue Office in West Reading, the bill for those services is called an outpatient bill. This typically includes charges for the office visit, immunizations, and any tests or procedures that were done at the time of the appointment.
- **Hospital or Inpatient Bill** - If your child is admitted to the hospital you may receive multiple bills. One bill will be from the hospital, the inpatient bill. This bill typically includes charges for your room, food, medical supplies and services, and any tests or procedures your child may have undergone, including X-rays and laboratory testing.
- **AACPP Bill For Seeing Your Child In The Hospital** - The bill from AACPP will include the cost of medical and surgical care provided by our physicians, including review and interpretation of any diagnostic testing while your child was an inpatient in the hospital. .
- **Other hospital related bills** - You could receive a bill from more than one doctor if more than one physician was involved with the care of your child while in the hospital
- **Diagnostic Testing Bill or a Laboratory Bill** - This bill is a separate bill from your outpatient bill or the doctor's bill. If your insurance carrier declines payment for non-coverage of your diagnostic testing, you may receive a separate bill from the diagnostic testing facility that performed your testing, i.e., laboratory or x-ray center, for an example.

4. Payment Responsibility - Today primary care patients have employer health care coverage plans as varied as the stars! It's virtually impossible for a medical office to know exactly what each patient employer's plan coverage consists of, let alone keeping up-to-date with changing employer coverage.

- Only after an insurance claim is submitted and an *Explanation Of Benefits (EOB)* is generated by your insurance plan can we be 100% sure of what is being applied to deductibles or what's covered under your particular plan.
- At the time of your appointment, you will be expected to pay for that part of the office visit that your insurance plan does not cover, *co-pays, co-insurance, or deductibles*, when known. Our policy regarding office visit co-pays is that they are to be paid at the time of the appointment.
- When we participate with your insurance plan, we will file your claim directly with your primary health insurance carrier. You will have assigned your benefits to pay the physician directly. When your insurance plan determines a service to be uncovered or applies them to your deductible, you will be responsible for those charges and receive an outpatient bill. In some instances, you may be asked to pay the full amount after the visit. If we do not participate with your insurance plan, we expect your payment in full at the time services are rendered.
- If you do not have health insurance, you are expected to pay in-full at the time of the visit. If your child does not have health insurance s/he is eligible to receive free vaccines through the Pennsylvania Vaccines for Children (VFC) Program. As a VFC provider we will administer the required shots your child needs, but you will be charged for the office visit and the administration fee for giving the shot.
- For all services provided a minor child, we look to the parent or guardian with whom the child lives with to be financially responsible for any charges not covered by the insurance company for that day's visit.
- Whenever your address, phone number, health insurance, or marital status changes, please let us know. To provide the best care possible we need your most current information. We will need to contact you whenever there is an immunization or medication recall, as an example. This can be done via our web site at www.aacpp.com
- If your marital status changes, we need to know the name, address and phone number of the person the child will be residing with, because, in addition to notifying medicine recalls, this is where we will call to report lab or test results and confirm appointments.

5. Many Insurance Options and Payment Methods

- Our medical practice tries to participate with as many insurance companies as possible for your convenience and continuity of care. If your insurance company does not list us as a participating provider, please let us know.
- You may pay by cash, personal or traveler's check with identification Master Card or VISA card. ATM's are available within a short distance from our offices.