

# Pediatrics Day & Night

## WELL CHILD VISIT POLICY

**THERE IS NO SUCH THING AS A FREE WELL VISIT**, despite what your insurance company advertised to you.

- The Affordable Care Act (ACA) legislated that insurance companies cannot charge co-pay for **preventive services**.
- Your visit is charged and submitted to you or your insurance company exactly as it was before the ACA was passed. The difference now is that your insurance company has to pay for all the preventive services and cannot pass co-pay on to you.
- **Insurance companies ARE allowed to charge co-pay to you for services that they consider not preventive.**
- Examples of services that may be provided on the day of your well visit that **are NOT preventive services**:
  - Evaluation and treatment or discussion and management of an illness (like an ear infection, cough, sore throat, etc...)
  - Evaluation and treatment or discussion and management of a chronic problem (like eczema, asthma, headaches, abdominal pain, ADHD, etc...)
  - Procedures that are not part of the routine recommended preventative/well child visit (like draining an abscess or removing impacted ear wax, strep tests, nebulizer treatment, urine dip, pregnancy urine test, etc...)
  - Any services that the insurance company says are not preventative.
- If non-preventive services are provided to a patient, we are legally **REQUIRED** to report those services to your insurance company.
- **YOUR INSURANCE COMPANY DETERMINES WHETHER OR NOT YOU OWE A CO-PAY** once they review the services provided.
- If your insurance determines that you owe co-pay, we are required to collect it.
- If you receive a bill from us for co-pay for the date of your well visit, then that means a non-preventive service was provided to you on that date or your plan did not cover the preventive service at 100%. It is the **INSURANCE COMPANY** who will determine that requirement. You may dispute this with your insurance but the office cannot resubmit the charges.

Pediatrics Day & Night is dedicated to the health and wellbeing of your child. We are more than happy to address ongoing issues during well visits as long as you understand that co-pay may be billed at a later time. We are required to follow the contracts dictated by the insurance company. Please be understanding of this situation.

**I have read and understand the above and I understand I may be responsible for co-pay as dictated by the insurance company and their terms for preventive and non-preventive services provided during the well child visit.**

---

Signature of Patient or legal representative

Relationship to Patient

Date