



2025 Financial Policy

Insurance Plans

At each visit, please present your child(ren)'s up to date insurance card(s) to the front desk and our staff will make a copy to keep on file. It is your responsibility to keep us updated with your child's health insurance information. Please understand the details of your benefit plan regarding covered services including, but not limited to, participating laboratories. We advise you to call your health insurance plan for any specific limitations. Not all services provided in our office are covered by every plan. Examples include COVID-19 testing, vision screening, and depression screening, lead, and tuberculosis screening. Medical care and treatment is dictated solely on medical necessity, and is not based on your individual medical coverage. Any service not covered by your plan will be your responsibility.

It is your responsibility to know if a written referral or authorization is required by your insurance company to see specialists, whether preauthorization is required prior to a procedure, and which specialists are covered. These referrals require a visit with your child's pediatrician first. Our office will submit referrals and/or authorizations to the designated specialist. Your insurance carrier may require your child's pediatrician to be on file, and/or to appear on your child's health insurance card. If applicable, please ensure that you have updated this information with your insurance company.

If your insurance company requests additional information from you, such as evidence of coordination of benefits, they will not reimburse our office until you provide that information. Failure to provide this information may result in full charges that will be deemed your responsibility. Most insurance carriers require that newborns are added to your health insurance policy within thirty days of birth. Failure to do so may result in you being responsible for full charges.

Billing/Payment Policy

While the filing of insurance claims is a courtesy that we extend to our patients, all charges not covered by your insurance company are your responsibility. According to your insurance plan, you are responsible for any copayments, coinsurances, and deductibles. Any remaining unpaid balance after the insurance company has processed, including copays, co-insurance, deductibles, or non-covered services, are due in full within thirty days of receipt of your billing statement.

As of 07/01/2025, all families will be required to keep a credit card on file for balances that are thirty days past due. Past due balances over 120 days will be turned over to a collection agency and your family will be asked to find another practice.

All copayments are due at the time of service in our office. The accompanying parent, guardian, babysitter, etc is responsible for presenting payment at the time of the visit. If you are unable to attend the appointment with your child, please send in your payment with your child, their caretaker, or call in the payment.

Hamden Pediatrics is not a party in divorce or separation agreements. We will bill one guarantor. We do not handle billing or insurance coverage disputes between parents. The individual bringing in the child for services will be held responsible for any co-payment or unpaid charges on the account.

We realize families experience financial difficulties from time to time. We will work with you to set up a payment plan for outstanding balances that you are unable to pay in full. Payments must be made every month until the account balance is \$0.00.

After Hours

You have several ways to reach us after hours, depending on your child's needs. We encourage families to utilize our patient portal for non-urgent requests. You can send routine questions, refill requests, as well as forms to be completed, and your message will be returned within 24-48 regular business hours. You can also call our office after hours, and our answering service will direct your call to the on call physician. Our physicians are required to document extended hours for visits and calls. If your insurance company does not cover the fee associated with these documentation codes, you may be held responsible.

Missed Appointments

It is your responsibility to give the practice sufficient notice (at least 24 hours prior to the scheduled appointment) if you cannot keep your child's appointment. The office provides reminder calls out of courtesy. Other patients lose the opportunity to be seen when a no-show occurs. If you are more than ten minutes late to an appointment, we may kindly ask you to reschedule. You may be subject to a **fee of \$50.00** for each missed appointment. After three missed appointments in a twelve month period, dismissal from the practice is at the discretion of the practice.

Medical Records

Hamden Pediatrics will send free of charge, copies of: immunization history, most recent well care exam, growth charts, allergy, medication, and problem lists. If any additional items are requested to be copied, **\$0.65 per page** (allowable under Connecticut Statute) will be charged. A release form will need to be signed by the patient, guardian, or legal representative before records are released.

Forms

School, daycare, camp, sports, and WIC forms can be completed at the time of your child's well visit at no additional charge. Please give your forms to our receptionist when you check in or send them through the portal. Any additional forms brought or mailed in after a scheduled visit require at least two business days to process, and will incur a charge of **\$5.00 per form**. Please include a self addressed envelope if forms are to be returned by mail.

Sports Physicals

If your child's last physical was not recent enough for sports clearance and you are unable to schedule a well visit before the forms are due, we offer screening/clearance exams with your child's pediatrician. These screenings are NOT covered by insurance. This clearance does not take the place of thorough routine annual well visits. A **fee of \$60** will be charged for this service and is collected prior to the visit. CVS Minute Clinics have similar sports clearance fees, however they do not have access to your child's records, medical history, or immunizations.

Sick at Well Visits

We are required to document any ADDITIONAL concerns or conditions that arise at well visits. The codes used may have charges and therefore may require a copay at your child's well visit as well as other fees that may not be covered by your insurance or that are applied to your deductible.

My signature below acknowledges that I have read and agreed to all of the policies listed above. If I have any concerns or need additional clarification, I have spoken with the front desk staff.

Signature of Responsible Party

Date

Relationship to Child(ren)