

Central + Priority Pediatrics Billing and Collection Policy

Please read the following information regarding Central + Priority Pediatrics billing and collection procedures and payment expectations. Note that when we use the term “you,” “your,” or similar terms in this document, we are referring to the patient and/or the person who is responsible for paying for the patient’s health care, as applicable. If you have any questions about this policy, please contact our business office staff at 651-738-9001.

- A. **Insurance.** If you are covered by insurance, an insurance plan that we accept, we will bill your insurance plan for the health care services we provide to you based on the insurance information that you provide to us. We accept many insurance plans, but we cannot guarantee that your insurance plan will cover our services. You are responsible for verifying the coverage of your insurance plan and complying with any coverage-related requirements. We will check your insurance eligibility and demographics. If requested, you must present your insurance card and identification information at check-in. If you do not have insurance coverage, we will discuss payment options with you.
- B. **Divorces or Separations.** Central and Priority Pediatrics does not get involved with divorces or separations. For any patient under 18 years of age, the parent who accompanies the minor for their visit will be financially responsible for all charges incurred, including co-pays and deductibles.
- C. **Laboratory Tests.** There may be times when the doctor orders laboratory tests that we do not perform in our in-house laboratory. In those cases, the specimen will be sent to the M Health Laboratory, and you will receive a separate bill from the M Health Laboratory, for these services. There will be contact information on that bill so you can phone them with any questions you may have.
- D. **X-rays.** There may be times when the doctor orders x-rays to be performed at our office. These x-rays are sent to Children’s Hospital Radiology to be read by a Radiologist. You will receive a separate bill from Children’s Hospital Radiology for these services. There will be contact information on that bill so you can phone them with any questions you may have.
- E. **Uninsured Patients.** For our uninsured patients, Central and Priority Pediatrics requires full payment at the time of service and offers a 20% discount for payment in full on the day of the visit. Please contact our business office at 651- 738-9001 for further information.
- F. **Age 18+.** It is our policy that any patient age eighteen or older will be financially responsible for all charges incurred by them. This means that the account will be placed in that person’s name.
- G. **Referrals.** If your insurance plan requires a referral for you to receive our health care services, you must get the required referral before you are seen at our facility. Failure to get a required referral could reduce your insurance benefit or leave you responsible for the total charges.
- H. **Co-Payments, Deductibles, and Other Amounts Not Covered by Insurance.** You are responsible for any amounts not paid by insurance. This includes co-payments, deductibles, non-covered services, and any other amounts not covered by insurance. Co-payments are due at the time of your visit.
- I. **Statements and Payment Terms.** We send billing statements to the patient or responsible person monthly following the initial correspondence we receive from your insurance company. After

your insurance company has paid or identified its portion of the bill, the remaining balance is your responsibility and should be paid within thirty-days (30) of the statement date. If you are unable to pay the amount due by the due date, you can contact our business office to set up an acceptable payment plan.

- J. **Medical Debt Owed and Collection.** We will send you statements identifying your remaining balance from time to time. If you are having difficulty paying your balance, we encourage you to contact our business office about your account. Our business office staff will help you with questions and concerns, and work with you on a payment plan and other reasonable options to help you pay your balance.
- K. **Referral to a Collection Agency or Law Firm.** We may use a collection agency or law firm in certain cases where the terms of a payment arrangement or terms of our billing and collection policy have not been met. If you have not paid the balance due within 120 days of the applicable statement date and have not made acceptable payment arrangements with our business office, or have not complied with agreed upon payment arrangements, we may refer your account to a collection agency or law firm. Your medical debt will not be reported by us to a consumer reporting agency or credit bureau.
- L. **Ending Collection Activities.** We review accounts periodically to confirm the status of any debts, and to identify uncollectible and satisfied debts. We will end collection activities once a debt is identified as satisfied or uncollectible, in accordance with our arrangement with the applicable collection agency or law firm. Our business office staff will provide updates regarding the status of your account upon your request.
- M. **Outstanding Debt.** We will not deny medically necessary health treatment or services to you or any member of your family or household because of current or previous outstanding medical debt owed by you or any member of your family or household to us, regardless of whether the health treatment or service may be available from another health care provider. As a condition of providing medically necessary health treatment or services when you or any member of your family or household has current or previous outstanding medical debt to us, we may require you to enroll in a payment plan for the outstanding medical debt owed to us. The payment plan will take into account any information you disclose to us regarding your ability to pay. If you are unable to make all or part of the agreed-upon installment payments under any such payment plan, you must communicate your situation to us and you must pay an amount you can afford. We may seek other legally permitted remedies in the event of your failure to abide by the payment plan terms.
- N. **Legal Requirements.** When collecting medical debt, we will comply with all applicable requirements of law (which may include the Minnesota Debt Fairness Act, the federal Fair Debt Collection Practices Act, HIPAA, and Minnesota state privacy laws).
- O. **Contact.** If you have any questions about this policy or our billing and collection process, please contact our business office staff at 651-738-9001.