## **Financial Policy Statement**

## Financial Agreement between Guarantor and Total Access Pediatric Urgent Care

In return for medical services provided by Total Access Pediatric Urgent Care LLC (TAPUC), we expect payment at the time the service is rendered. Our office participates with many health insurance plans. We recommend that you verify our participation with your plan as financial responsibility ultimately falls to the Guarantor of each account. Your insurance policy is a contract between you and your insurance carrier. Thus, it is your responsibility to understand and know the provisions of payment for services rendered at TAPUC. Please know any co-payment/co-insurance/deductible amount and be prepared to make payment at the time of service.

The Guarantor for the child's policy is responsible for all co-payment, co-insurance, and deductible amounts. Additionally, the guarantor is responsible for all charges and supplies that are not covered by the insurer. TAPUC does not bill the non- covered service to insurance. Payment will be collected at the time of service for any known account balance in addition to any co-payment amount. Acceptable forms of payment include personal checks, cash, or credit card. Return checks are subject to the return check rate of \$35: The account will be debited for this amount on top of the original amount of the transaction.

Copayments, Deductibles, and Coinsurance Copayments, deductibles and coinsurance amounts are contractual arrangements between a Guarantor, their insurance plan, and between TAPUC and our insurance plans. As these are contractual arrangements, TAPUC cannot waive copayments, coinsurance, or deductibles for any patient. Copays are due at the time of service and will not be billed to you. If you have a deductible, then a deductible deposit of will be due at the time of service, for each visit, and each child until your deductible has been met. Our office will make every attempt to verify your insurance benefits and remaining deductible amounts due on your policy. Occasionally your insurance plan may not provide us with the most up-to-date deductible information. However, we must collect any deductible deposit, copay, or coinsurance due based on the current information that has been provided to our office.