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## CHILDREN'S HEALTH SERVICES PATIENT PAYMENT POLICIES

- 1.) CHS patients are expected to pay for the services they receive in full at the time of service.
- 2.) CHS accepts patient payments via cash, check, Master Card, Visa, and automatic debit via web pass. Web pass debit is the only payment plan available.
- 3.) Patients with medical insurance from a company that CHS contracts with must pay their entire co-payment, or an estimate of their deductible or the co-insurance portion of their charges **on the day of service**. CHS uses an outside billing company that will file an insurance claim directly to the patient's insurance company. If there's a balance remaining after the insurance has processed the claim, payment in full is due from the patient upon receiving a billing statement.
- 4.) Patients must have an updated insurance card at the time of service and if a patient has recently signed up for a new insurance, but does not have proof, payment must be made at the time of service. Once the insurance information has been updated and the insurance company has paid, CHS will reimburse the patient for any out of pocket expenses.
- 5.) A patient's payment collected at the time of service is an **estimate**, based on the information available to CHS at the time of service. If there is an additional balance due from the patient, after the patient's insurance has paid their portion, then the entire remaining balance is the patient's responsibility.
- 6.) Patients without any health insurance coverage may save 20 percent if the full charge is paid at the time of service.
- 7.) Patients who do not pay their co-payment, deductibles or co-insurance portion of their CHS charges on the day of service, or patients with an overdue balance on their children's account, may have future routine appointments rescheduled until the delinquent account debt is resolved.
- 8.) Patients who do not respond to CHS's efforts to collect an overdue balance and have to be sent to an outside collection agency, will have a 25% processing fee attached to the balance and the account will be reviewed by their child's physician for discharge.
- 9.) CHS reserves the right to apply an interest charge on a patient's overdue balance.