



**Coastal
Children's
Clinic**

Excellence in Pediatrics For Over 50 Years!

New Bern

703 Newman Rd
New Bern, NC 28562
v(252)-633-2900
f(252)633-9609
Monday-Friday 8-5
Sat 8-12; Sun 12-4

Havelock

218 Stonebridge Sq
Havelock, NC 28532
v(252)447-8100
f(252)447-1900
Monday-Friday 8-5
WWW.COASTALCHILDRENS.COM

Maysville

1004 Jenkins Ave
Maysville, NC 28555
v(910)743-2022
f(910)743-1283
Monday-Friday 8-5

COASTAL CHILDREN'S CLINIC FINANCIAL POLICY

In order to prevent confusion and misunderstanding between our patients and practice, we have adopted the following financial policy. Please take a moment to review. If you have any questions regarding this policy, please discuss them with the Billing Department. We are dedicated to providing quality care and service to you. A complete understanding to your financial responsibilities is essential in what we hope is a long and healthy relationship with our office.

Contracted Insurance

Coastal Children's Clinic participates with most major insurance companies and will file all charges incurred with the appropriate claims office. In order to file promptly and accurately, an insurance card and a government issued identification card must be provided at each visit.

Today's health insurance policies and coverage offer more options than ever. Each plan is different so it is important you are familiar with your plan's benefits package, co-payment, co-insurance, deductible, non-covered services and restrictions.

Non-Contracted Insurance

If we do not participate with your insurance plan, payment in full is requested at the time of service. We will file to your insurance carrier as a courtesy but you are responsible for the charges.

Co-payment / Co-insurance / Deductible

Coastal Children's Clinic is contractually obligated to collect your co-payment at the time of visit. The cost of billing co-pays often exceeds the actual co-payment amount therefore, our policy will be to charge \$10.00 processing fee if you are unable to pay your co-payment at the time of service. We will extend a ten-day grace period before applying this charge.

All co-payments, co-insurance and deductibles are due and payable at the time of service per your contractual obligation with your insurance company regardless of who brings the patient to the office.

Deductibles, co-insurance or non-covered services are your responsibility and will be billed to you by this office. Any services filed but not paid or addressed by your insurance after 90 days from the date of service may be transferred to the patient balance. This balance will remain the patient responsibility until payment is received.

Saturday / Sunday Billing

Since children get sick at all the wrong times, we try to be open when and where you need us - seven days a week in our main New Bern office. Your insurance coverage may consider some or all of this visit a non-covered service. Please discuss this with your employer or insurance carrier. Any non-covered charges will be the patient's responsibility.

Billing

We accept cash, checks, Visa, Master Card, Discover or American Express. Billing statements are mailed monthly and patient balances are due upon receipt. Online bill payments are accepted via our website www.coastalchildrens.com. A \$30.00 fee will be charged for all returned checks and your account placed on cash basis only. Balances with no payments within a 90 day period will be forwarded to our collection agency. Any expenses incurred for collection will be applied to the patient account. If your account should be forwarded to a collection agency, we will continue to see your child for emergency life threatening basis only for 30 days and will make your records available for transfer to another physician.

We realize that temporary financial problems may affect your timely payment of your account. If such problems arise, please contact our business office promptly to arrange a payment plan.

Responsible Party

We ultimately hold both parents responsible for payment. In circumstances where the parents are separated or divorced, Coastal Children's Clinic will NOT act as a mediator in collecting payments. If a divorce degree requires the other parent to pay all or part of the treatment costs, it is the parent's responsibility to collect from the other parent. The court degree is between the parents and does not pertain to this office. If the account is not resolved in a timely manner, both parents' information will be submitted to our collection agency.