

Payment and Insurance Policies

If you run into an insurance problem, we are happy to work with you while you try to sort things out. However, it is important to understand that if your insurance fails to pay for a visit, you will be financially responsible.

The best way to avoid unwanted bills and other insurance-related issues is to remain aware of your insurance benefits.

- **Insurance Card:** Please bring your current insurance card to every visit. We attempt to check your insurance eligibility at every visit and do our best to let you know of any issues at the time of the visit.
- **Copays:** Your copay is due at the time of the visit and will be collected at the time of check-in.
- **Copays vs. Coinsurance:** A copay is a fixed amount charged by your insurance company for a doctor's visit. Coinsurance is the percentage of the total visit cost that you are responsible for based on your insurance plan. While the copay is fixed, the amount due for coinsurance cannot be determined until the insurance company has paid the claim. You may receive a bill for a visit at which you paid your copay - the amount you see on your bill is the amount the insurance company has reverted to you (your coinsurance). If you are unclear on how much of your child's healthcare cost you are responsible for, your insurance company has many resources that can explain your benefits.
- **Follow-up visits:** Although follow-up visits are requested by your doctor, they do not fall under "preventive care" in terms of insurance. Even if you do not have a copay for well visits, if you have a copay for sick visits, you will have a copay for follow-up visits. Although follow-up visits are very important for your child's medical care, the insurance company only allows for a certain number of preventive care visits per year (one visit per year for children 3 and over).
- **Need to select a Primary Care Provider (PCP):** If your insurance plan requires that you select a PCP for your child, please call and make sure that your child's provider at Hudson Heights Pediatrics is on record at your insurance company. When your child's PCP is not selected or is selected incorrectly, the insurance company can decline to pay for your child's medical care at Hudson Heights Pediatrics and you will be responsible for the costs of the visit.
- **Out of State Coverage:** Some insurance plans that are based outside of New York State do not cover non-emergent medical care in other states. If your insurance plan is based in another state, please ensure that they will cover your child's medical care here.
- **Lapse in Benefits:** If your child is without insurance, Hudson Heights Pediatrics has a self-pay option. Please call to ask us about the specifics of our self-pay policy.
- **Coordination of Benefits:** If your child is covered by more than one insurance company, please make sure that all companies are aware of their place in your child's care (primary, secondary, etc.). If any changes are made to one of your insurance plans, please be sure that all other insurance companies involved in your child's care are aware of these changes. The insurance companies do not communicate with each other about your child's care, which can cause a lot of confusion as to who is responsible for the costs. The best way to avoid any problems is to notify all insurance companies of changes as soon as you're aware of them.
- **Copays for Well Child Visits:** Most insurance companies do not charge a copayment for well child visits. While some companies give this information on the insurance card, others do not.

If you believe you do not have a copayment for well child visits, see if it is listed on your card. If it is not, please call your insurance company to check - the only information we can see about your copayments is on your insurance card or on the statement we receive after we send your claim to the insurance company.

- *Enrolling your Newborn:* Please be sure to enroll your newborn baby in your insurance plan, even if you are planning to enroll him or her in another plan at a later date. Some insurance companies will cover the first 30 days of life, some will cover only the hospital stay, but regardless it can be a confusing and lengthy process and is best to contact them as soon as possible.
- *Participating Providers:* If you are unsure if the doctors are participating with your particular insurance plan, please check your insurance company's website or contact member services at and they will be able to let you know.
- *Referrals:* Some insurance companies require us to send an insurance referral before your child can be seen by a specialist—*please check with your insurance company to see if you will need this type of referral.* Insurance referrals are NOT the same as the doctor to doctor referral you receive after your appointment here. If your health plan requires insurance referrals for specialist visits, please notify us so that we can complete the referral prior to your child's appointment.