

Rocky Mountain Health Centers Pediatrics PC

Financial Policy

Changing conditions in the economy and health insurance industry have made the cost of health care challenging for both patients and health care providers. Accordingly, we have developed financial policies that we believe are transparent, fair and patient-friendly. We encourage families to understand our financial policies in order to ensure that we maintain an optimal business relationship.

Insurance

We are contracted with most insurance companies. The following is a list of major insurance companies that we accept (please note this is not a comprehensive list):

- Aetna
- Beech Street
- Anthem Blue Cross and Blue Shield
- Child Health Plan Plus (CHP+) through Colorado Access (We do not accept Denver Health and Kaiser HMO)
- Cigna
- Cofinity (formerly Sloans Lake)
- Great West Health Care
- Humana
- Kaiser Triple Option
- Medicaid (We do not accept Denver Health and Kaiser HMO)
- MultiPlan
- Private Healthcare Systems
- Rocky Mountain Health Plans
- Tricare (Standard and Prime)
- United Healthcare

Your insurance contract is between you and your carrier. We are contracted with the above major carriers, however it is your responsibility to check with your carrier and confirm that we are “in-network” for your plan. The benefits packages vary from employer to employer. It is your responsibility to know what benefits and restrictions (i.e., Well Child Visits and vaccine coverage) your plan has.

For insurance plans not listed above, please contact your insurance to verify your benefits coverage, (i.e., Well Child Visits and vaccine coverage).

As a courtesy to you, we will bill your insurance company for your child’s visits. Please note that although we participate with these insurance companies, some charges may not be covered under your plan. We will hold you responsible for any charges not paid by your insurance company.

Insurance Cards

Please bring your insurance card with you to **each** office visit. The receptionist will ask to see your insurance card every time you check in for a visit. If your child is being brought to the office by a grandparent, baby-sitter, older sibling, etc., please arrange for the insurance card to be presented as well.

Adding Your Newborn to Your Insurance Plan

Please make sure you add your newborn to your insurance plan within 30 days of birth to ensure coverage. The first year of life can be expensive because of recommended well-care visits and immunizations. If you have any questions regarding your insurance coverage please contact your employer human resource or health care plan.

Copayments

As per each insurance contract, co-payments are due at the time of check-in. Please remember that we do not set your co-payment amount. Your co-payment is contracted between you (or your employer) and your insurance company, and we are not allowed to waive or reduce co-payments.

The receptionist will ask for the co-payment every time you check in for a visit. If your child is brought to the office by a grandparent, baby-sitter, older sibling, etc., please arrange for the co-payment to be given at the time of the office visit.

A co-payment may be due even when coming into the office for a follow-up vaccine or just to see a nurse for a blood draw. There are only a few instances where we are not contractually obligated by the insurance company to collect a co-payment. The receptionist will inform you if a co-payment is not going to be necessary for an office visit.

Deductibles

Some insurance policies require policy holders to meet a certain deductible amount before they will pay for any medical expenses. As a service to you, we will bill any remaining co-insurance, deductible, and non-covered services to you after your insurance has processed our claim. We request payment within 30 days for these charges.

Payment Options

We accept payment by VISA, MasterCard, Discover, American Express, as well as personal check. Cash payments are accepted in our offices.



Patients With No Insurance

Patients with no insurance are expected to pay for all services at the time of service.

Patients with no insurance are eligible to receive vaccines from the State of Colorado's "Vaccines for Children "(VFC) program at a cost of \$21.68 per immunization (ages 18 and younger).

Out-of-Network Insurance

If a patient has an insurance that we are not contracted with, we are still committed to his or her care and well-being. We expect full payment at time of service. You will be given a Super-bill, which will itemize the procedures done in the office and you may still be able to submit that Super-bill to your insurance for some reimbursement.

Collections

Rocky Mountain Health Centers Pediatrics, PC is more than willing to work with families who have an outstanding balance. However, there are situations in which an account must be referred to an outside collections agency. If an account does go to collections, no further appointments will be made and the family will be asked to find medical care elsewhere.

Financial Hardship

If you are experiencing financial difficulty, please inform our billing department. We are more than happy to work out a financial re-payment plan. Again, we are committed to the care and well-being of your child and know that economic issues arise. However, we cannot help you if you do not tell us you need help.

Have Questions or Need Assistance? Contact our Billing Department

Please feel welcome to contact our Billing Department if you have questions about our financial policies or your patient account. Our staff is experienced, knowledgeable and always happy to help you with any insurance or account questions you may have.

Phone: 303 -996-9601 ext 105