



YOUR INSURANCE COMPANY DECIDES IF YOU OWE US A CO-PAY

There is no such thing as a FREE WELL VISIT, despite what your insurance company advertises to you. There may be components of your well child check that your insurance company will not pay. It is your responsibility to know what is and is not covered and to pay for those uncovered services.

- The Affordable Care Act (ACA) legislated that insurance companies cannot charge a co-pay for preventative services.
- Your visit is charged and submitted to you or your insurance company exactly as it was before the ACA was passed. The difference now is that your insurance company has to pay for the preventative services and cannot pass a co-pay on to you.
- Insurance companies are allowed to charge for services that they determine are not preventative.
- Examples of services that may be provided on the day of your well visit that are NOT preventative services and where additional copay, coinsurance or deductible apply are:
 - Evaluation and treatment of an acute illness (like an ear infection, fever, flu, sore throat, injuries, etc...).
 - Evaluation and treatment of a chronic problem (like eczema, asthma, allergies, headaches, ADHD, joint pain, etc...).
 - Procedures that are not part of the routine recommended preventative/well child visit (like circumcision, breathing treatments or removing ear wax).
 - Any services that the insurance company says are not preventative. Services that are recommended during the well child visit that insurances **may** deem not preventative are: vision or hearing testing, blood and urine testing.
- If non-preventative services are provided to a patient, we are legally REQUIRED to report those services to your insurance company.
- YOUR INSURANCE COMPANY DETERMINES WHETHER OR NOT YOU OWE A CO-PAY, DEDUCTIBLE, OR CO-INSURANCE once they review the services provided.
- If your Insurance determines that you owe a co-pay, we are required to collect it.
- If you receive a bill from us for a co-pay for the same date as your well visit, then a non-preventative service was provided to you on that date and YOUR INSURANCE COMPANY has determined what you owe us.

Yavapai Pediatrics is dedicated to the health and well-being of your child. We are more than happy to address ongoing issues during well visits at long as you understand that a co-pay may be billed at a later time. **Don't get caught by surprise when you receive a bill for services. This is your contract with your insurance company and we are require to follow the contracts dictated by the insurance company. Please be understanding of this situation.**

I have read and understand the above. I understand that if non-preventative services are provided at the time of a well child visit, I may be responsible for co-pays, co-insurance or deductible as dictated by the insurance company and their terms.

Signature of Patient or legal representative

Relationship to Patient

Date

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