

Dundalk Pediatric Associates

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FINANCIAL POLICY

To ensure that Dundalk Pediatric Associates has financial stability and can continue to provide medical services to the community and region, the following credit policies shall be enforced.

To the parent, or his legal representative, who requests treatment for a child is ultimately responsible for all charges incurred.

The physician will bill insurance plans as a courtesy to its patients *if* the patient provides the required insurance information *and* signs an assignment of benefits statement.

Patients with insurance policies that cover only a portion of treatment must pay the difference between actual charges and the anticipated insurance payment. This payment *may* be requested and due at the time of service.

Payment for all charges that are not covered by insurance are due and payable at the times of service.

All information given regarding the ability to pay, third party insurance, employment, etc., will be subject to verification.

Patients may be requested to make full payment of unpaid balances when insurance payments are not received after 60 days from date of billing.

Prior to providing services, payment of prior outstanding accounts may be requested and should be paid. Specific payment arrangements may be approved by the office manager.

Patients with unpaid delinquent accounts or accounts that have been written off to bad debt may be denied treatment in the future.

This office will not become involved in disputes arising from third party claims (i.e., automobile accidents, liability claims, etc.) with the exception of verified Worker's Compensation claims, or claims involving Medicare and Medical Assistance.

The following payment methods will be accepted: cash, check, money order, VISA, Master Card, and American Express.

Accounts which cannot be collected by the physician after normal in-house collection procedures may be referred to a collection agency for further collection action in accordance with the established guideline of the office. A fee for instituting this process will be assessed to the patient's account (currently \$10).

Accounts will not be reduced or discounted unless approved by the physician or delegated representative. Employee, medical staff discounts will be provided in accordance with credit and collection policy.

Medical services for life threatening conditions will be provided of patient's ability to pay. If the condition is not considered to be life threatening, the patient will be directed to an appropriate facility for treatment if they are unable to pay or provide valid insurance information.