

TOWN AND COUNTRY PEDIATRICS

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Insurance & Billing for Well visits

Good health care for infants, children, and adolescents begins with the Well-child visit (checkup) and other services that keep children healthy. These are *preventative* services. Our doctors and staff provide these services based on a plan called Bright Futures. The American Academy of Pediatrics (AAP) made this plan to help doctors and families know what preventative services children should receive from birth to 18 years of age, such as screening tests like developmental screenings for our younger patients and vision and hearing testing for those 4 years and older. We also follow the AAP vaccine schedule for newborns, infants, children, and adolescents.

Because preventative services are important to keeping children healthy, the Patient Protection and Affordable Care Act (health care reform law) includes a rule that all preventative care screenings and services included in the Bright Futures plan and vaccine schedule must be covered by most health plans. **This is not always true, though, as some older plans, called grandfathered plans, do not have to pay in full for preventative services.**

Health Plan Terms to Know

Co-payment: A fixed amount that you pay for certain health services before the health plan pays

Coinsurance: The portion of the charge that is not paid by the health plan (usually a fixed percent of each amount paid by the plan)

Deductible: An amount that must be paid before the health plan pay for covered services

There may also be times when a child needs a service that is not considered preventative on the same day as a Well-child visit. If a child is not well or if a problem needs to, or is asked to be addressed during the checkup, the physician will need to provide an additional office visit service (called a *sick visit*) to care for the child. This is a **different service** and is required to be billed to your health plan in addition to the preventative services provided on that day. If you have a co-payment for office visits or coinsurance or deductible amounts that you must pay before your health plan pays for these services, our office has to charge you these amounts in accordance with the contracts we have with your health plan.

We value your time and want to make the most of each appointment for your child. Therefore we offer the opportunity to address any problem that needs a doctor's care during Well-child visits so that only one trip is needed. Some examples of services that may be provided and billed in addition to preventative services include

The doctor's work to address more than a minor problem, which must be billed as an office visit (for example, if the doctor gives a prescription, orders tests, or changes care for a known problem)

Medical treatments (for example, breathing treatments)

Any procedure (for example, removing splinters, ear wax, or something the child put in his or her nose or ear)

All well visits 3 years and up will automatically include a hearing and vision screen , If your insurance does not cover this type of screening it is your responsibility to let the office know in writing before the procedure is done, please notify the office if you do not want vision and hearing done on your child.

Our office does not want you to be surprised by a bill but must always bill your health plan based on the actual services provided, as described in our Financial Policy. Please feel free to ask questions about services that may not be paid in full by your health plan on the day of your visit.

Signature: _____

Date: _____

Print Name _____

Relationship to Child(ren): _____

Child/Children's Names and Date(s) of Birth: _____