



## **PATIENT FINANCIAL RESPONSIBILITY IS DETERMINED BY YOUR INSURANCE COMPANY**

**THERE IS NO SUCH THING AS A FREE WELL VISIT, despite what your insurance company advertises to you.**

- \* The affordable care act (ACA) legislated that insurance companies cannot charge a co-pay for a preventative visit.
- \* By law, every service we provide you has to be documented. Each service is assigned a code. For most preventive visits, you will have a hearing test and an eye test, possibly an EKG, and for some asthma patients, a pulmonary function test. You may also have vaccines administered.
- \* Your visit is charged and submitted for you or your insurance company exactly as it was before the ACA was passed. The difference now is that since they cannot charge copay on the preventative service itself, they attach it to other services, so you may encounter small charges attached to these other services. These charges will be on your EOB (Explanation of Benefits) that your insurance company sends you. We are required to bill you exactly as your insurance company dictates.

**Insurance companies ARE allowed to charge a co-pay or co-insurance for services that are not preventative.**

Examples of services that may be provided on the day of your well visit that **are NOT preventative services are:**

- \* Evaluation and treatment of an acute illness (like an ear infection)
- \* Evaluation and treatment of a chronic problem (like eczema, asthma, headaches, abdominal pain, ADHD, etc.....)
- \* If non-preventative services are provided to a patient, we are legally REQUIRED to report those services to your insurance company.

***Insurance companies may also charge extra services to your deductible or charge you a co-insurance on procedures done at ANY visit, well or sick.***

- \* Examples of these services can include but are not limited to: draining an abscess, removing impacted ear wax, removing splinters or other foreign objects, treatment of ingrown toenails, applying splints and casts, nebulizer treatments, wart treatment, pulmonary function tests, checking fluid levels in the ear, flu tests, strep tests, and EKGs.

**YOUR INSURANCE COMPANY DETERMINES WHETHER OR NOT YOU OWE A CO-PAY, COINSURANCE OR DEDUCTIBLE once they review the services provided. There is no way for us to know this in advance.**

**If your insurance determines that you owe a co-pay, coinsurance or deductible, we are REQUIRED to collect it.**

**If you receive a bill from us on the same date as your well visit, then a non-preventative service or procedure was provided to you on that date and YOUR INSURANCE COMPANY determined that requirement.**

***Ivy Pediatrics is dedicated to the health and well-being of your child. We are also required to follow the contracts dictated by the insurance company. Please be understanding of this situation.***