

Riverside Pediatrics, Inc.
50 Amaral Street
East Providence, RI 02915
Phone: (401) 434-8009 Fax: (401) 434-2071

Jill Gabrielsen, M.D.
Joseph B. Singer, M.D.

Patricia Lynch-Gadaleta, PA-C

HEALTH INSURANCE & PAYMENT POLICIES

Riverside Pediatrics has enrolled in numerous managed-care insurance programs to accommodate our patients. Each plan has different requirements placed on you, the subscriber, to determine if the insurer will pay for your medical expenses. Even within the same insurance company the plans differ with the type of contract you or your employee has negotiated. Therefore, it is your responsibility to know the specific details of your insurance plan to avoid potentially needless out of pocket expenses.

We will ask to see your current insurance card at each visit. Your insurance information may change several times throughout the year. By requiring you to show your card each visit we insure your visit will be billed with the appropriate information to get your claim paid correctly. A rejected claim can result in you being billed and our billing staff trying to rectify the error. **If you do not have a valid insurance card which we can verify electronically or by phone with your insurer, you will be considered a "self-pay" patient.** This means you will have to pay for the visit in its entirety the day of service. We will give you a receipt as record of payment for you to submit to your insurance company for reimbursement. You're required to pay for co-pays or office visits by cash, check, money order or credit card upon arrival.

Providing quality medical care for our patients is our primary concern. This may require additional medical services, testing and/or referral to a specialist. Please make every effort to become familiar with the benefits of your plan. Below are some examples of potential restrictions by insurance carriers.

Lab/imaging studies: Your insurance carrier may require you to use a specific lab or other outside facility. Failure to do so may result in charges to you which your insurance company does not cover.

Referrals: Most managed care plans require that we receive authorization for referrals to a plan's list of specialists. If a specialist is not on your 'list' or if authorization is not received in advance, you will be required to pay out of pocket for the appointment.

Other services: Counseling for behavior or learning problems, including ADD, extended telephone conversations and written correspondence may not be covered by your insurance carrier. If not, you will be billed for these services directly. **Please make every effort to become familiar with the benefits of your plan.**

Most insurance plans reimburse us a contractually agreed upon amount for our medical services. We cannot and will not 'balance-bill' you for these services if we hold such a contract with your insurance company.

Riverside Pediatrics mails home a statement monthly to the responsible person or insurance subscriber for those services your insurance company is not obligated to pay. A billing statement will be mailed home to the individual indicated as the 'subscriber or responsible party' on the demographic sheet. **A \$5.00 service fee will be assessed to your child's account for each additional month a billing statement is mailed for payment. If your child's account has a patient balance for over 90 days, Riverside Pediatrics will not make additional appointments for routine care until 50% or more of that patient balance is paid. The account will also be given to collections if there is an outstanding patient balance on a child's account for over 90 days.**

If you have any questions regarding a bill, please contact our Central Billing Office at 401-434-8009.