

# FINANCIAL POLICY

Payment in full is expected at the time of service. If an insurance or Arkansas medicaid policy is effective, only the co-pay or co-insurance is collected. Personal checks, Bank Debit cards, Mastercard and Visa are accepted.

Apache Drive Children's Clinic currently has a participating agreement with Medicaid, ARKids First and the following insurance companies: Blue Cross/Blue Shield, USAble, First Source, Health Advantage, Cigna, United Healthcare and many others. We will file an insurance claim with these carriers and the insurance payment will be made to the clinic. If you are unsure if we participate with your plan, please check your benefit manual or contact your insurance company or employer. Our physician is on active staff at NEA Baptist Hospital. If your insurance plan requires you to use St. Bernard's Medical Center, our physician will not be able to treat you there. Please call your insurance company to verify which hospital is covered. Hospital Charges are due and payable with the receipt of the monthly statement. We will file the insurance claim form on all hospital charges.

Medicaid and ARKids First patients are expected to bring their current card on the date of service. If our physician is not the Primary Care Physician (PCP), you will pay cash for the services provided. If Medicaid shows the coverage to be inactive for the date of service, the patient is responsible for payment of that day's charges. If medicaid is secondary to another insurance, you will pay your primary insurance co-pay at the time of the visit.

Financial Counseling is available with a patient account representative if you need assistance in complying with our financial policy. We will not discontinue services to patients who make *appropriate, timely, monthly* payments on their account. Accounts over 150 days old may be sent to an outside agency for collections if payment arrangements have not been made with one of our account representatives. Failure to make appropriate, timely, monthly payments will result in the account being sent to an outside agency for collections and may result in dismissal from the practice.

**BALANCES ARE DUE IN FULL UPON RECEIPT OF YOUR  
MONTHLY STATEMENT.**