

Thank you for entrusting your child's care to Blue Fish Pediatrics. To provide the highest quality care and maintain clear, transparent financial practices, we have outlined the following financial policies.

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### **Patient/Guarantor Financial Responsibilities**

- **Outstanding Balances:** All balances must be paid at the time of service by either parent/guardian.
  - **Patient Responsibility:** The parent/legal guardian (guarantor) is ultimately responsible for all financial obligations related to the patient's medical treatment and care. This includes, but is not limited to, procedures, developmental questionnaires, and vision/hearing screenings performed during the visit—even if payment is not collected at the time of service. Payments made at the time of service are estimates only.
  - **Insurance Obligations:** Parents/guardians must provide current insurance information at each visit, including secondary coverage if applicable. Failure to do so may result in the guarantor being responsible for all charges.
  - **Insurance-Related Charges:** Co-pays, deductibles, co-insurance, and non-covered services are the responsibility of the guarantor as determined by the insurance plan.
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### **Account Management and Collections**

- **Billing Statements:** Monthly statements are sent for unpaid balances. After three (3) statements, accounts may be referred to collections.
  - **Impact on Services:** Future non-urgent appointments may be suspended until balances are resolved.
  - **Dismissal:** Accounts unpaid after 90 days may be dismissed from the practice at the provider's discretion.
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### **Special Circumstances**

- **Self-Pay Patients:** Payment in full is required at the time of service. Payments made at the time of service are estimates only. Statements will be sent out for any additional charges applied at the time of service.
  - **Practice Transfers:** Any patient transferring to another Blue Fish Pediatrics location must settle all outstanding balances prior to the transfer.
  - **Newborn Insurance Verification:** Parents of newborns must provide proof of insurance coverage as soon as possible. If coverage cannot be verified by the child's 1-month birthday, the parent/legal guardian will assume full financial responsibility for all services rendered.
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### **Payment Options and Returned Check Policy**

- **Payment Plans:** Flexible payment arrangements may be available to assist families in meeting their obligations. Please contact the Billing Department to discuss available options.
- **Returned Checks:** Any payment returned due to Non-Sufficient Funds (NSF) or a Closed Account will result in the original amount being due immediately, along with a \$35 processing fee.