

## Insurance and Billing

**Please be sure we participate with your insurance plan.** With the myriad of insurance plans available to our families, it is **your responsibility** to know the limits and coverage of your particular health insurance policy. We will do our best to assist you with your insurance plan; however, if you have questions about your coverage, it is your responsibility to check with your specific insurance company.

**We will ask you to bring your insurance card and ID at each visit, and please be prepared to pay any co-pays at the time of service.** Our office does not want you to be surprised by a bill, but we must always bill your health plan based on federal guidelines and the actual services provided.

For annual physicals, many insurance companies will not cover 2 physicals within a one year period. Please contact YOUR insurance company to verify coverage for physicals if you have questions.

**Insurance co-pays are expected to be paid at the time of service.** If you are unable to comply, you must work with our office prior to the visit to set up a payment plan.

### Credit Card on File

Cornerstone Pediatrics is committed to making our billing process as simple and easy as possible. **For this reason, we ask that ALL patients provide a credit card on file with our office.** We will scan your card with a card reader. that will store your card number in a **secure** location in your electronic medical record. **For security reasons, only the last four digits will be visible to our staff.** Credit cards on file may be used to pay co-pays when you are seen in our office, including account balances after your insurance processes your claim.