



Apple Pediatrics

Healthcare for Busy Professionals and Their Families

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Healthcare for Busy Professionals and Their Families

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Payment Policy in the Setting of Inactive Insurance at the Time of the Service

As in every business, including health care, assurance of valid payment at the time of service is essential. In health care, common methods of payment may include insurance cards, health savings account cards, credit cards, checks or cash. If you wish to be provided services under your health plan, it is your responsibility to present valid and active insurance information for you or your child.

In case your, or your child's, insurance is not active at the time of service, we require that you provide credit card authorization to pay for all medical services at the time of your visit. We will charge you our customary fees for uninsured, which may approximate the standard medical insurance reimbursement rates.

Should you notify us of your insurance activation and validation for the day of service **within 30 days** of your visit, we will assist you by submitting the claim to your insurance company. Should your insurance company provider pay for any portion or all of the service, we will reimburse you any difference from the payment contractually allowed by your insurance.

Any outstanding payments (such as co-payments, deductibles and any outstanding balances or fees for any non-covered medical services provided to you or your dependent(s)) will remain as your financial responsibility to remit for the provided services as per the practice agreement.

Policy for Newborns:

Insurance companies require parents to add the child to the parent's policy as soon as possible but no later than 30 days from child's birth. If your child's insurance is inactive and the child was not added to your policy, we request all parents to call your insurance as soon as possible to activate the insurance for their child.

While we generally collect the full payment for our services at the time of the service for clients without an active insurance, if your newborn child's insurance is inactive, as a courtesy we will provide you with 50% discounted rate for the visits within the first 30 days. Should the child be added timely we will submit the claims to the insurance and you will be reimbursed once we receive the payment from the health plan. To avoid any unpaid claims and services for your child we request that you call your insurance as soon as possible to make your newborns' insurance active and valid. If you notify us of the insurance activation and validation for the day of service within 30 days of your child's birth, we will assist you in submitting the claim to your insurance company. Should the insurance pay for any portion of the service, we will adjust our payments accordingly, and will reimburse you any difference from the payment contractually allowed by your insurance.

Any outstanding payments for services provided (such as co-payments, deductibles and any outstanding balances or fees for any non-covered medical services provided to you or your dependent(s)) will remain your responsibility, as per the practice agreement.