



Carolinus HealthCare System

Arboretum Pediatrics – Insurance Policy

Dear valued patients and families,

At Carolinus HealthCare System, we're committed to giving you a quality patient experience. This letter is to help you understand your responsibility for payments related to the care provided to you.

Patients with Health Coverage (Insured) Visit Responsibility

- All copays are due prior to visit during check-in registration, these fees are not billable.
- Deductibles must be paid the day of the visit (minimum of \$50).
- All medical expenses provided at the visit (over \$50) can be billed or paid in full at the time of the visit.
- For balances over \$50, *interest-free* payments are available at any time through our billing office. Please see **Payment Plan Options** below.

Patients without Health Coverage (Uninsured)

We value *all* our customers at Carolinus HealthCare System and can assist you with your medical expenses if you don't have any medical coverage. Additionally, most patients without medical coverage are eligible to receive a 30% discount for services provided during their visit (exceptions may apply).

- All patients without health coverage must pay at least \$50 toward their *discounted* balance at the time of visit.
- All balances over \$50 can be paid in full or billed at the time of visit.
- *Interest-free* payment plans are available at any time through our billing office. Please see **Payment Plan Options** below.

Payment Plan Options

If you need help paying your existing and future balances, there are several options available to you. To discuss these options, please contact Carolinus HealthCare System's Customer Service department at 704-512-4808.

Please note: You can also choose not to bill your insurance and be responsible for the charges yourself. This means that the lower rates negotiated by your carrier will not be applied to your bill because you are choosing to go outside of that coverage. You will be responsible for \$100 upon check-in and then receive a bill for the remaining charges after the services are provided. Carolinus HealthCare System may choose to discount the charges up to 30% as a courtesy to you and you will be asked to sign a "Self-Pay Health Plan Restriction" form. Note that balances must be paid in full within 60 days. If not paid within 60 days, your insurance will be billed at contracted rates and the 30% discount will no longer be applied to the original balance.

We care about you, your family and your health. We are committed to working with you to ensure that you understand the resources and options available to you for paying your bills. By working together, we can help everyone have a positive experience at Carolinus HealthCare System.

Sincerely,

Carolinus HealthCare System and Arboretum Pediatrics