



Health Plan Terms to Know

Co-payment: A fixed amount that you pay for certain health services before the health plan pays

Coinsurance: The portion of the charge that is not paid by the health plan (usually a fixed percent of each amount paid by the plan)

Deductible: An amount that must be paid before the health plan pays for covered services

Well-Child Services Policy

Good health care for newborns, infants, children and adolescents includes regular well-child visits (checkups). Checkups focus on *preventative* services. Our office provides these services based on an initiative called **Bright Futures** developed by the American Academy of Pediatrics (AAP) with support from the U.S. Health Resources and Services Administration. Bright Futures includes recommendations for preventive pediatric health care for children from birth to 21 years of age, such as physical examinations, screenings, assessments, and advice about health and safety. We also follow the AAP vaccination schedule for newborns, infants, children and adolescents.

The Patient Protection and Affordable Care Act (ACA) requires most health plans to cover *specific preventative services* without cost sharing (i.e., pay in full), including all preventive care services recommended by Bright Futures and immunizations recommended by the Centers for Disease Control and Prevention's Advisory Committee on Immunization Practices.¹ This is not always true, though, as *grandfathered plans do not have to pay in full for preventative services*.

There may also be times when a child needs a service that is not part of a checkup on the same day as a well-child visit. If a child is not well or a problem is found during the checkup that needs to be addressed, the doctor may need to provide an additional office visit service (such as a sick visit). This is a different service and is billed to your health plan in addition to the checkup. *If services are provided that are not part of the Bright Future's preventative care recommendations, your health plan may not pay for it in full.* If your health plan requires a co-payment, coinsurance, or a deductible for these non-checkup services, our office will charge you these amounts.

Some services that may be provided and billed in addition to preventative services include:

- The doctor's work to address more than a minor problem, which will be billed as an office visit (e.g., if the doctor gives a prescription, orders or performs tests that are not included in Bright Futures, or changes care for a known health problem)
- Medical treatments (e.g., breathing treatments)
- Any surgery (e.g., removing splinters or something the child put in his nose or ear)

We value your time and want to make the most of each appointment. This is why we try to address any problem that needs a doctor's care during well-child visits so that only one trip is needed. However, in some cases, such as when the additional service is not urgent and will interfere with other patients' appointments, you may have to schedule another appointment.

We do not want you to be surprised by a bill. We bill your health plan and you based on actual services provided. Please feel free to ask about services that may not be paid in full by your health plan on the day of your visit.

¹ ACA Section 2713, 42 U.S.C. § 300gg-13; Interim Final Rules for Group Health Plans and Health Insurance Issuers Relating to Coverage of Preventive Services Under the ACA, 75 Fed. Reg. 41726 (July 19, 2010)