Insurance 101

The providers of Chapel Hill Pediatrics strongly agree with the American Academy of Pediatrics recommendations that your child receive regularly scheduled checkups and routine follow-up of chronic conditions such as asthma or ADHD. These visits may include developmental forms, routine labs, and testing of hearing and vision.

Due to all the recent changes in the health insurance industry, our billing department receives many calls from parents with questions regarding their bills and charges incurred during a "check-up" or "sick visit." We have developed this information sheet to educate our families on what to expect at the time of your visit. We ask that you read it, and if you have any questions, please call the billing office at 919-942-4173 option 7.

Know your insurance plan –check your insurance policy for limited benefits such as:

- Does your plan cover well care visits?
- Does your plan cover sick visits?
- Are there restrictions to vaccine coverage?
- What is your primary care copay & deductible? 100% well check coverage?
- What coverage does your plan have for in-office labs?
- What coverage does your plan have for after-hours care?
- Does your plan require a year+ 1 day between well care coverage or are you covered per calendar year?

- **If you have changes in your insurance it is important to update this information with us as soon as possible.**
- **Please make sure you add your newborn to your insurance plan *within 30 days of birth*.**
- **For Medicaid, we must be the assigned provider on your card. Please let us know if you would like us to change your assigned provider to Chapel Hill Pediatrics.**

Newborns – Your first visit is typically a well visit. We follow AAP guidelines and would like to see your newborn 1-3 days after hospital discharge. Your physician will check that your baby is starting to gain weight, how your baby is feeding, and look for signs of jaundice. If any of these conditions are addressed at the well visit, a sick visit may also be billed. If your physician requests that you return to the clinic to recheck your baby, this will charged as a sick visit.

In addition, well visits are typically performed at 2 weeks, 1 month, 2 months, 4 months, 6 months, 9 months, and 1 year. Any other visits are charged as "sick visits" even if the child is not considered sick. An example of this would be if your child is teething and you would like the physician to examine him.

Well Checks-During check-ups for all children:

- Measure height, weight and head circumference(depending on age) and plot them on a growth chart
- A body mass index(BMI) is calculated for all children 3 years and older
- Check body parts and systems
- Discuss age related expectations and guidance
- Discuss age appropriate nutrition
- Discuss schooling (if age appropriate)
- Fill out forms for daycare/sports

Other concerns that are more complicated and involve more time or expertise such as chronic (prolonged duration) headaches, stomach pains, psychological/school problems, ADHD rechecks, asthma rechecks, or other medical issues usually require a separate code and charge in addition to the check-up. **Addressing these concerns during your well check may result in your insurance being charged for an office visit in addition to your well visit.** Your insurance company will apply a copayment/deductible for the office visit. If you would prefer, we will schedule a separate visit to address any acute/chronic issues.