



COPAYS AND HEALTHCARE LAWS with ROUTINE PHYSICALS

Northampton Area Pediatrics would like to advise you on how health care reform may affect your copayments at routine physical exams and sick visits.

The healthcare law states that patients will no longer have to pay copayments for routine physical exams. Some insurance plans are “grandfathered in”, which means a copayment is still required for routine physical exam visits. If your insurance plan requires you to pay a coinsurance or deductible, you may be billed for this balance.

However, copayments and deductibles are still required for other services. If your provider addresses a specific health issue beyond the routine physical exam, **there will be an additional charge added to the physical exam visit charge for the treatment of the illness, and you will be responsible for the copayment portion of that visit. A routine physical exam does not include a medical problem that is happening now.** The following are examples to provide clarification.

- Example 1: An infant comes in for a routine physical and immunizations. The infant also has a cold and fever and is found to have an ear infection requiring antibiotic treatment. The provider will bill for the physical exam PLUS an additional charge for the ear infection and the parent will be responsible for the copayment/coinsurance and/or deductible on the ear infection charge.
- Example 2: A child is seen for a 5-year old routine physical exam. The child has asthma and the provider determines that the asthma is not well-controlled and changes the patient’s medication and provides a new asthma action plan. The provider will bill for the routine physical exam PLUS an additional charge for asthma management and the parent will be responsible for the copayment/coinsurance and or deductible on the asthma charge.
- Example 3: A child with a history of asthma comes in for a routine physical exam. The provider asks about the child’s asthma and finds that it is well-controlled on the current medication and no changes are necessary. There will be no additional charge beyond the routine physical exam charge and no copayment will be necessary.

ROUTINE VISION & HEARING EXAMS

Please be aware that in accordance with standard practices and American Academy of Pediatric guidelines, we also perform routine vision and hearing assessments on our patients in conjunction with your child’s routine physical exam. These services may or may not be covered by your particular insurance plan. You also may incur a coinsurance and/or deductible balance for these services. If you do not wish to receive a hearing or vision exam, please inform our staff at the beginning of your visit. *Example of carriers that may apply services towards coinsurance or deductible: Harvard Pilgrim Healthcare, Cigna and United Healthcare.

BEHAVIORAL ASSESSMENTS & DEVELOPMENTAL SCREENINGS

In accordance with federal law and American Academy of Pediatric guidelines, we offer early periodic screening for behavioral and developmental health problems at all well visits. These screening questionnaires allow us to provide your child with the best possible care, and are required by Mass Health and covered by most insurance providers.

Please be advised that some insurance companies do not fully cover this assessment and you may incur a coinsurance or deductible amount for the screening.

Please ask our billing department if you have any questions.