



## Billing and Payment Terms

Anshu Dalela, MD

**At White Cloud Pediatrics, we are dedicated to providing the highest quality care for your child. To ensure clarity and transparency, we ask that you review and understand your financial responsibilities regarding billing procedures, payment expectations, and outstanding balances.**

**If you have any questions or concerns, please message us through the patient portal or contact our office at (682) 297-5437.**

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### Account Status and Collections

- **Appointment Scheduling:** Routine exams, well visits, evaluations, and follow-up appointments may be postponed if your account remains overdue.
  - **Delays in Services:** Prescription refills, forms, and referrals may also be delayed.
  - **Overdue Accounts:** Accounts 120+ days overdue may be subject to internal collection efforts.
  - **Payment Requirements:** Payments are due immediately upon receipt. If your account is overdue, payment must be made at the time of your visit, or the appointment may be rescheduled.
  - **Emergency Care:** Emergency care will be provided for 30 days; however, ongoing care requires resolution of the outstanding balance.
  - **Accounts Over 120 Days:** Accounts overdue by more than 120 days will require a valid credit card on file for automatic payments.
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### Payment Plans

**White Cloud Pediatrics offers flexible payment options to help families manage their financial responsibilities, including:**

- **Upfront Payments:** A portion of the balance is paid at the time of the agreement.
- **Installment Plans:** Regular scheduled payments are made to address outstanding balances within a reasonable timeframe.
- **Credit Card Payments:** Secure and convenient processing for scheduled payments.

**Timely payment is essential to ensure uninterrupted care for your child. If a payment plan is refused, invalid, or cannot be processed, future appointments may be rescheduled or postponed until the balance is resolved. Maintaining an active payment arrangement is necessary to continue care.**

**We are committed to working with families to create manageable payment solutions. However, it is crucial to address outstanding balances promptly to avoid interruptions in care.**



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### Self-Pay and Insurance

- **Self-Pay Patients:** Patients who pay in full at the time of service will receive a discount.
  - **Insurance Responsibilities:** Co-pays, deductibles, and any required payments are due at the time of service.
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### Auto-Pay and Credit Card on File

White Cloud Pediatrics has implemented an Auto-Pay System to streamline billing and ensure timely payments.

- A valid credit card is required for all patients to facilitate timely payments for copays, coinsurance, deductibles, or balances at the time of service.
  - Once insurance claims are processed, any outstanding patient responsibility will be charged to the card on file.
  - Families may opt out of Auto Pay but must ensure prompt payments to avoid additional fees.
  - Parents/guardians are responsible for keeping payment methods updated (e.g., replacing expired cards).
  - Notification and approval will be provided before processing charges.
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### Payment Authorization and Resolution

- If a payment is declined, it must be resolved within 14 days to avoid disruption in care.
  - Financial arrangements can be made with the office if needed.
  - The practice reserves the right to discharge patients if financial obligations are ignored or unresolved.
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### Copayments and Deductibles Policy

- **Copayment:** Depending on your insurance policy, a copayment may be required at the time of service. Copayments are a contractual requirement from your insurance company and cannot be waived.
- **High Deductible Health Plans (HDHPs):** If you have an HDHP and have not paid your deductible, non-preventive services may require payment at the time of service.
- We accept payments via cash, check, card, or Health Savings Account (HSA) cards.