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Good health care for newborns, infants, children, and adolescents begins with the well-child visit (check-up) and other services that help keep children healthy. These are *preventative* services. Our providers and staff offer services based on a plan called Bright Futures. The American Academy of Pediatrics (AAP) developed this plan to help primary care providers (PCPs) and families know what preventative services children should receive from birth to 21 years of age. It includes behavioral health and developmental screenings, hearing and vision screens, lab tests and advice about staying healthy and safe. This plan can be tailored to suit each child as needed. We also follow the AAP vaccine schedule for newborns, infants, children, and adolescents.

Because preventative services are important to keep children healthy, the Patient Protection and Affordable Care Act (health care reform law) includes a rule that all preventative care screenings and services included in the Bright Futures plan and vaccine schedule must be covered by most insurance plans. This is not always true, as some older plans called grandfathered plans, do not have to pay in full for preventative services.

There may be occasions when a child needs a service that is not considered preventative on the same day as a well-child visit. If a child is not well or a new problem is found and needs to be addressed during the check-up, the PCP may need to provide an additional office visit service (called a *sick visit*) to care for the child. This is a different service and is billed to your insurance plan in addition to the preventative services provided on that day. If you have a co-payment, coinsurance, or deductible for office visits that you must pay before your health insurance plan pays for these services, our office will charge you these amounts.

We value your time and want to make the most of each appointment for the child. Some services that may be provided and billed in addition to preventative services include:

- *The provider's work to address more than a minor problem, which will be billed as an office visit (eg, if the provider gives prescription, orders tests, coordinates care with another physician, or changes care for a known problem)*
- *Medical treatments (eg, breathing treatments)*
- *Any surgery (eg, removing warts or something the child put in his or her nose or ear)*
- *Tests performed in the office that are not included in the Bright Futures plan*

Our office does not want you to be surprised by a bill, but we must always bill your health plan based on actual services provided. Please feel free to ask any questions you have regarding services you may have received. It is our pleasure to assist you.

Health Plan Terms to Know

Co-payment: A fixed amount that you pay for at the time of service 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 insured)

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