



## CareFirst Pediatrics

### Health Insurance 101

**Unraveling the mysteries of medical insurance, so you can focus on your child's health and well being.**

#### *Understanding Your Rights and Responsibilities*

CareFirst Pediatrics recognizes that health care costs are significant, and insurance premiums have risen rapidly in the last several years. We are able to limit our number of patients, increase our visit times, decrease wait times, and provide direct access to Dr. Singh by limiting our insurance carriers to those who pay at acceptable rates, and by limiting extra fees.

Our after-hours/weekend fees charges are modest (when applicable), our fees for forms only apply when rapid turnaround is necessary, and there are no hidden fees for any of our other provided services. We have carefully analyzed every charge to minimize your cost while maintaining our excellent level of care.

Please understand that at CareFirst Pediatrics we are committed to practicing evidence based medicine and not letting insurance companies dictate what we can and cannot do. We strive to keep your children healthy through many screening methods, including developmental screening, hearing and vision monitoring, anemia & lead screenings, and vaccinations.

It is impossible for us to keep track of what each individual policy covers, and what we recommend for your child is not based on your insurance company policies/coverage. If you are concerned there may be extra charges at the time of a visit, you should delve deeper into understanding the plan that your family has selected for your children and contact your insurance carrier directly.

If you have any other questions, please feel free to contact our office. We will always be glad to help.