



PEDIATRIC ASSOCIATES OF  
HAMPDEN COUNTY, INC.

Dears Parents and Guardians,

Many changes have occurred in relation to Federal Healthcare Reform. Some of you may now have insurance plans with deductibles that include charges for office visits, evening, weekend and holiday hours and/or procedures above and beyond your copay. Such procedures include, but are not limited to hearing exams, vision tests, shot administrations, throat cultures, urinalyses, foreign body removals, suturing and wart removals.

For insurance policies that state your Well Child Visits are covered at 100%, please note this only applies to the exam itself. A Well Child Visit is a preventive visit that specifically focuses on promoting health and wellness. If significant time is spent on an acute or chronic condition, the provider may choose to bill a normal "Sick Visit" instead of a routine Well Child Visit, or if appropriate both may be billed. Patients whose insurance plans do not require a copay for the Well Child Visit, might now be charged a copay by their insurance company on a procedure done at the Well Child Visit. Shots, hearing, vision, etc. are considered separate chargeable procedures and may NOT always be included in the 100% payment by your insurance carrier. If your insurance company applies a copay you may receive a bill.

We understand this has been confusing to parents and to us as well, but we wanted you to be aware of what to expect. Any questions regarding your policy and/or deductibles should be directed to your Insurer or Human Resource Department.

Sincerely,

Pediatric Associates of Hampden County