



Reut Ron Pagi, MD
8500 Wilshire Blvd. Ste 917
Beverly Hills, CA 90211
(310) 789-2058

Financial Policy (Effective January 1, 2025)

Thank you for choosing My 1st Clinic! The following is a copy of our financial policy. By signing below, you acknowledge and agree to the terms of this financial policy.

Insurance:

It is the account holder's responsibility to verify with your insurance carrier that our clinic is in network with your insurance plan. Please bring a current copy of your insurance card to every visit. A scanned copy of the assigned account holder's current insurance card and driver's license is required to be kept on file. Please present newly issued insurance cards upon scheduling an appointment.

If you have an HMO insurance plan, please assign Dr. Reut Pagi as your child's primary care physician (PCP) prior to your visit. If we cannot confirm that Dr. Pagi is listed as your child's PCP, we will ask that the appointment be rescheduled.

Please notify the office as soon as possible of any and all account changes, including co-pay amounts, insurance updates, and change of mailing address.

Our clinic bills insurance for virtual, sick, and preventive care visits. While routine checkups are typically considered well-child visits, they often include assessments beyond the scope of insurance coverage for preventive care. While we generally do not collect copays for well-child visits, it's important to note that depending on how your insurance company processes the claim, you may be responsible for copays, deductibles, or other out-of-pocket costs after your visit.

Medi-Cal as secondary insurance: My 1st Clinic does not participate with Medi-Cal. Any patient responsibility determined by the primary insurance will be the responsibility of the account holder.

Payments:

Copays are due on the date of service. Outstanding balances are due upon receipt of the first billing statement. If a patient has an open balance at the time of visit, the balance must be paid prior to the visit. Outstanding balances not paid within 120 days will be sent to our collection agency and may be reported to the major credit bureaus. Once an account has been sent to the collection agency, care in our office will be discontinued for all family members. My 1st Clinic accepts cash, personal check, debit cards, Visa, Mastercard, Discover, and American Express. A \$30 fee will be charged for any checks returned for insufficient funds.

Self-Pay Accounts:

If you do not have insurance and/or choose to proceed with self-pay, payment is expected at the time of service. A price list of services is available upon request. We offer a 20% discount for all self-pay services paid in full on the day of the visit.

Credit Card on File/AutoPay:

In order to make sure that we can collect your portion of the bill once your insurance company processes the claim, we require that a valid credit card be kept on file with the practice. Your card will only be charged the outstanding amount that your insurance company determines to be 'patient responsibility', as spelled out in your Explanation Of Benefits (EOB). Once your card is charged, a receipt will be sent to you by email. If you would like to make arrangements to pay the amount by installments, please notify the office in advance.

Missed Appointments and Late Arrivals:

We kindly request a 24-hour notice for any appointment cancellations. Missed appointments and late cancellations (within 24 hours) will result in a \$75 charge to your account.

To help us keep our office running on schedule, we ask that you arrive 15 minutes prior to your scheduled appointment time. If you arrive more than 10 minutes past your scheduled appointment time, your appointment may need to be rescheduled and a missed appointment fee will be applied.

If an account has accumulated 3 missed appointments or late arrivals, they may be subject to dismissal from the clinic and no further appointments will be scheduled.

After Hours/Holiday Care:

For urgent medical concerns outside of regular office hours, you may contact our after-hours service. Please note that a \$45 charge to account holder responsibility will apply for after-hours recommendations. Many insurance plans have a 24 hour nurse triage line that may be free of charge.

Divorced/Separated Parents and Custodial Arrangements:

My 1st Clinic does not mediate disputes regarding financial responsibility for child's medical expenses between divorced/separated parents. By signing as guarantor, you agree to be financially responsible for your child's care, regardless of any existing custody or divorce agreements. We will provide receipts for paid medical bills upon request.

Billing Inquiries: Questions about a bill should be directed to our billing department at (866) 371-6118 .

By signing below, I acknowledge that I have read and understood the above financial policy and opt to continue care at My 1st Clinic:

Print name: _____

Signature: _____ Today's date: _____

Patient(s) name(s) and date(s) of birth:

Name: _____ Date of birth: _____

Name: _____ Date of birth: _____

Name: _____ Date of birth: _____