

## FINANCIAL POLICY

The following outlines the financial policies that our office follows. We encourage you to discuss your account, and ask any questions. Your understanding of our policy early on in your treatment process will prevent most concerns and issues in the future.

### INSURANCE

All co-payments and/or coinsurances will be collected at time of service.

We will file claims on all visits and procedures to your **medical** insurance.

Accounts will be balanced to match the insurance explanation of benefits (EOB) and any remaining balance will be forwarded to you, the patient.

You are responsible for **ALL** balances **NOT** paid by your insurance.

**Please remember insurance coverage is a contract between the patient and the insurance company. The ultimate responsibility for understanding your insurance benefits and for payment to your doctor rests with you.**

### REFERRALS

You are required to know whether or not your insurances require a referral, and obtain that referral before you are scheduled to visit our office.

We will require payment in full on the day of service if you do not obtain a referral.

### NON-COVERED SERVICES

Insurance companies will only pay for services that they find "reasonable and necessary".

You are responsible for payment of any services denied by insurance.

### REFRACTION SERVICE & FEES

Refraction is the process of determining if there is a need for eyeglasses, and is an **essential** part of an eye exam. It is considered a routine vision service and performed on all comprehensive annual eye exams.

Medical insurance plans, including Medicare, **DO NOT** cover routine refractions.

The fee for refractions is **\$85.00** and is collected at the time of service.

### NO-SHOW, LATE, & CANCELLATION POLICY

Patients are asked to arrive to their appointments at their scheduled time. A grace period of 15 minutes after the appointment time will be permitted. If a patient arrives more than 15 minutes late for their appointment, the patient will either be given the option of being seen that day as a walk-in, if the schedule allows, or rescheduling for a later date.

Patients who do not show up for their appointment are considered a **no-show**. A patient who "no-shows" three (3) or more times may be dismissed (up to the physician's discretion).

In the event that you need to cancel or reschedule an appointment, it must be done at least:

- 24 hours before the scheduled appointment time for non-surgical or procedural appointments
  - If done less than 24 hours before the appointment, there is a **\$75** fee and it is considered a no-show
- 72 hours before the scheduled appointment time for surgeries and/or procedures
  - If done less than 72 hours before the appointment, there is a **\$200** fee