

## Simpson Eye Physicians & Surgeons (SEPS) - Payment Policy

It is the policy of SEPS that payment is due at the time of service unless other financial arrangements are made in advance. We require all patients to pay their copay and all non-covered services, such as routine vision services (refraction), at each visit. At the conclusion of your visit with us, you may be billed for any outstanding balances. If there is a credit, you will be provided a refund after your medical insurance has processed your claim.

As a courtesy, SEPS will attempt to verify eligibility with your insurance company. A quote of eligibility is not a guarantee of benefits or payment. Your claim will be processed according to your plan. **SEPS does not accept Vision, Auto, or Third Party liability insurance** and cannot file a claim on your behalf.

If you are covered by medical insurance with ophthalmology benefits, we will bill your insurance. Please be prepared to provide a copy of your most recent insurance information prior to every visit to the front office staff. **Accepting your insurance does not place financial responsibilities onto SEPS; YOU will be held accountable for any unpaid balances by your plan.**

Although we are contracted with most major medical insurance carriers, our services may not be covered by your particular insurance plan. Being referred to our clinic by another physician does not guarantee that your insurance will cover our services. Please remember that you are fully responsible for all charges incurred; your physician's referral and our verification of your insurance benefits are not a guarantee of payment or coverage.

We highly recommend you contact your insurance carrier and fully verify your coverage for services. **Do not** assume that you will not owe anything if you have more than one insurance policy.

The undersigned agrees to pay any additional charges related to the cost of collection if payment is not received within 90 days of the date of service. Including, but not limited to, collection agencies' commissions and reasonable attorney's fees and costs of suit which are incurred by Simpson Eye Physicians & Surgeons in enforcing payment in the event the undersigned fails to pay his/her bill. Payments made after collection efforts have begun shall first be applied against the cost of collection and then to the principal balance due.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Patient/Guarantor

## SEPS Refraction, Vision Care, Glasses & Contact Lens Policy

A refraction is a measurement of the lens power necessary to prescribe glasses or other corrective lenses. The refraction is an important component in determining the health of the eye. The refraction assists the doctor in determining other underlying health issues that may cause blurry vision, such as, but not limited to, cataracts, macular degeneration, diabetic retinopathy, and glaucoma. The doctor requires this as part of the comprehensive examination. Most medical insurance plans, including Medicare, do not cover refractions or the routine eye examination portion. We charge/bill separately for the refraction portion of the examination, since it is not a covered service and is not included or bundled with the office visit. The patient is responsible for this charge regardless of the insurance plan determination, as this serves as your advanced notice.

### The charge for a refraction is \$75.00

We do not file insurance for vision plans. We only file with medical insurance plans with which we participate. We will collect the charge for the refraction before your examination today. We will file a claim to the medical plan, and if we are paid for the refraction, a check will be mailed to you for the amount that your insurance pays, less any copays or outstanding balances.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Patient/Guarantor