

FINANCIAL POLICY

As a courtesy, we will verify benefits with your insurance company. A quote of benefits is not a guarantee of benefits or payment. Your claim will process according to your plan, if your claim processes differently from the benefits we were quoted, the insurance company will side with the plan and will not honor the benefit quote we received.

It is the policy of our office that payment is due at the time of service unless other financial arrangements are made in advance. We require all patients to pay their deductible, copay and/or coinsurance payment at the beginning of each visit. At the conclusion of your visits with us you may be billed for any outstanding balances.

If you have insurance, as a service to you, we will make an initial attempt to bill your primary insurance carrier and see that they provide payment in a timely manner. Secondary insurance coverage is to be billed as a patient responsibility. Benefits quoted are not a guarantee of payment by the insurance, final determination can only be made when the claim is processed. If your insurance delays or disputes a claim beyond 90 days, you will need to pay your account in full and make arrangements with your insurance for reimbursement.

Please provide your current insurance information to the front office staff and we will verify your coverage as a courtesy. Accepting your insurance does not place all financial responsibilities onto this practice, and you will be held accountable for any unpaid balances by your plan.

Although we are contracted with most insurance carriers, our services may not be covered by your particular insurance plan. Being referred to our clinic by another physician does not necessarily guarantee that your insurance will cover our services. Please remember that you are 100 percent responsible for all charges incurred: your physician's referral and our verification of your insurance benefits are not a guarantee of payment.

Our office provides standard of care as determined by the American Association of Optometry. Insurance companies may have limitations or exclusions on recommended treatments. It is up to the patient to know their insurance policy and possible limitations or exclusions. All professional services and materials are charged to the patient. The undersigned will ultimately be responsible for any bill incurred at this office regardless of insurance. We highly recommend you also contact your insurance carrier and check your coverage for Optometry/Ophthalmology services.

Accounts 90 days old are subject to collection fees plus a \$75 processing fee. There will be a service \$50 charge on all returned checks. All sales are final.

SCHEDULING POLICY

Appointment times have been specifically reserved for you and we take every measure to run our schedule on time. If you will be unavoidably late for your appointment, please call us to let us know. If you arrive more than 15 minutes late, we may need to reschedule your appointment. There will be a \$50 charge for "no-shows" or missing your appointment without patient cancelation.