

PROFESSIONAL EYE CARE ASSOCIATES, INC.
PATIENT FINANCIAL POLICY

Professional Eye Care Associate is committed to providing the highest standard of vision and medical eye care to our patients. We believe a strong doctor/patient relationship is based on trust and good communication. The following is provided to avoid any misunderstandings concerning the financial aspects of each patient visit to our offices.

Our offices participate in a variety of insurance plans. Before any insurance claim is paid, three categories must be met by the patient. The amounts vary depending on insurance plans and are as follows:

- **Co-Pay**: The amount each patient must pay out of pocket at each visit.
- **Deductible**: A set amount each patient must pay out of pocket each subscription year before insurance will pay for any services.
- **Co-Insurance**: This amount is usually a percentage of the service fee for each office visit that the insurance company will not pay.

While our offices have our set fees for services, we have agreed to accept a negotiated amount set forth by some insurance companies. However, in order to provide our patients with the best eye care possible, treatment and services provided may deviate from the coverage your insurance plan provides. Professional services are charges to the patient not to the insurance company. We will, however, file your claim with the insurance company as a courtesy to you. **Therefore, you are ultimately responsible for any denied service by your insurance company.**

It is your responsibility to know your benefits. Bring all insurance cards to every visit. Make our office aware of any changes to your coverage. If current insurance cards are not presented at the time of service, all charges for the visit will become your responsibility.

We are required by your insurance company to collect co-pays each and every visit. Therefore,

- Be prepared to pay your co-pay at each visit. We accept cash, check, Visa, MasterCard or Discover, American express and Care Credit.
- Be prepared to pay in full for any care not covered by your insurance at the time of your visit.
- When eyewear and/or contact lenses are ordered, payment in full is required to place your order.
- Your doctor may want to run additional tests based on your examination findings. If this is the case you may have two different co-pays: one to your vision insurance for the comprehensive eye exam and refraction and one to your medical insurance for the additional testing.
- If your insurance requires a referral, it is your responsibility to provide us with that information and to obtain that referral from your primary physician prior to your appointment. If you do not have the referral, you will be financially responsible for any medical or vision services provided at that time.
- If the patient is a minor (under the age of 18) or still on a parent or guardian's insurance, the parent or guardian is financially responsible. It is the parent or guardian's responsibility to provide our office with the insurance card, referral (if required) and for any payment due at the time of service. We will ultimately rely upon the parent who brings the child to the office as being financially responsible or the primary insured for all other patients.
- Our office reserves the right to charge a monthly \$10.00 billing fee for any balance 60 days past due and beyond.
- If you fail to make payment in full for services rendered, your outstanding balance may be forwarded to a collection agency. You will be responsible for any fees assessed by the collection agency.

We are happy to help you with any questions you may have regarding your insurance coverage in regards to our offices. We call each patient's insurance company for vision benefits prior to or upon arrival to your appointment. However, we are only given a preliminary quote of coverage. This quote is not a guarantee of payment for services rendered or materials purchased and does not ensure payment for the claim. Specific coverage issues should be directed to your insurance company's service department. The phone number is on your insurance card.