

CoPays: Patients are responsible for understanding and abiding by the terms of their medical insurance plans. All co-payments are due at the time of service. All past due balances are due at the time of check-in unless previous arrangements have been made. Medicare patients with no secondary insurance are responsible for the 20% co-insurance at checkout.

Self-Pay Accounts: Self-pay accounts are for patients without insurance coverage, patients with insurance plans the office does not participate in, patients without an insurance card on file with us, or a patient without a medical diagnosis. It is always the patient's responsibility to know if our office is participating with their plan. Liability cases will also be considered self-pay accounts. We do not accept attorney letters or contingency payments. Self-pay patients are expected to make payment in full at the time of service. Extended payment arrangements are available if needed. Please ask to speak with a billing coordinator to discuss a mutually agreeable payment plan.

Outstanding balance policy: Patient's with overdue balances will be billed monthly. After the third billing statement, a final notice will be sent. At this time, the outstanding balance will be turned over to a collection agency and the costs associated with the collection will be added to the account.

Missed Appointments: Our office understands that emergencies come up that require changes in schedules. If you need to cancel or reschedule your appointment, 24-hour notice is required. If you miss an appointment with no notice, a fee of \$25 will be added to your account. If you fail to show for 2 or more appointments, you may be dismissed from the practice.

Referrals: If your insurance has designated a primary care physician (PCP), you are most likely required to have prior authorization from your PCP prior to your office visit with us. It is the patient's responsibility to obtain the necessary insurance referral prior to the appointment and to ensure that Valley Eye Group has received the referral. If the authorization is not provided, you will be asked to reschedule your appointment or pay for your visit at the time of service. If your appointment is for an emergency and no referral is available, you accept financial responsibility.

Refractions: Refraction is a procedure necessary to evaluate your best corrected vision and to write a glasses prescription. A refraction will help determine whether any vision difficulty or blurriness is associated with a medical problem or a need for glasses. ***This service is considered to be a non-covered service by Medicare, Freedom Blue, Medicare Advantage plans, and many other insurance plans.*** The cost of the refraction is due at the time of service.

Contact Lenses: Contact lens services are considered elective and therefore not covered by medical insurance. A contact lens prescription is valid for one year from the date of issue. Payment for a contact lens evaluation, whether performed independently or as part of your comprehensive eye exam, is due at the time of service.

Additional fees: There is a fee for completing additional forms. You may be charged a fee for completing a driver's license form (\$10.00) if not done at the time of a regularly scheduled visit. You will be charged for completion of FMLA or disability forms (\$25.00). There is a returned check fee of \$25.00 + bank charges.

Workmen's Compensation and Automobile Accidents: In the case of a workmen's compensation injury or automobile accident, you must obtain the claim number, phone number, contact person, and name and address of the insurance carrier prior to your visit. If this information is not provided, you will be asked to either reschedule your appointment or pay for your visit at the time of service.

Refunds: Patient refunds are made once all insurance claims and open balances have been settled. Refunds over \$5.00 will be processed within 60 days. Refunds under \$4.99 will remain a credit on the account.

This financial policy helps the office provide quality care to our patients. If you have any questions or need clarification of any of the above policies, please feel free to contact us.