

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. We accept cash, check, or credit card.

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. We accept cash, check, major credit card, and Care Credit. Extended payment arrangements are available if needed. Please ask to speak with a billing coordinator to discuss a mutually agreeable payment plan. It is never our intention to cause hardship to our patients, only to provide them with the best care possible and the least amount of stress.

Outstanding Balance Policy: Patient's with ongoing balances will be billed monthly. After two statements, a final notice will be sent, and the outstanding balance will be turned over to a collection agency. The costs associated with the collection will be added to the account balance and becomes the patient's responsibility.

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 or a "no show" 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 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 will be asked to sign a financial waiver indicating that you accept financial responsibility if a referral is not received.

Refractions: Refraction is an important part of your eye exam to evaluate your best corrected vision and, if needed, write a prescription for glasses. A refraction will help determine whether any vision difficulty or blurriness is associated with a *medical problem* or a need for glasses. Not all insurance plans cover this service. Medicare specifically excludes refractions as a covered benefit. The cost of the refraction is due at the time of service. Our refraction fee is \$45.00.

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 pay for your visit at the time of service and submit the receipt to your employer.

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.