FINANCIAL POLICY

We are dedicated to providing the best possible care and service, and regard the understanding of our financial policies as an essential element of care and treatment. To assist, we present the following financial policy. If you have any questions, please do not hesitate to discuss them with any member of our staff.

Cancellation Policy: Due to a high demand for appointment times, if prior notification is not given (24 hr notice), you will be charged a **\$25.00 fee** for the missed appointment. **Initial**

Insurance Coverage: It is your responsibility to provide our office with accurate information for billing your insurance plan properly at the time of service. It is also your responsibility to know whether your visit with us is covered by your insurance plan fully, partially, or not at all and whether your plan requires a referral from your primary physician before your visit. For example, you may be covered under your primary health care plan for additional vision care services under a different carrier. It is your responsibility to know whether you have this separate coverage. If at the time of service you only notify us of your primary health care plan and later make us aware of additional coverage under another plan, you will be responsible for any and all charges. We will gladly provide you with an itemized receipt to submit to your insurance for reimbursement. Information of this type is 100% accurate only if you obtain it directly from your health plan, not from our office staff. In the event you do not confirm this information and the insurer refuses full or partial payment, you will be held personally responsible for the cost of the services provided. Initial ______

Routine and Medical Exams: Our office participates with certain vision plans for "routine eye exams." A routine eye exam is, by definition, a "regular check-up" for someone with **no eye problems**. If the doctor detects any medical condition, (dry eyes, floaters, etc.) the exam may become a medical eye exam and will be submitted to your medical insurance. If your insurance plan requires a referral, you will need to obtain one for the exam. Due to insurance company regulations, routine and medical exams may not be performed on the same day. If you desire only the routine portion of the exam on your visit, the doctor may ask you to return another day for a medical eye exam. **Please note that some insurance plans consider a routine eye exam to be a non-covered service.**

Vision Plan Patients: I have read and understand the above routine eye care polity. Initial

Spectacle and Contact Lens Exams: Exam for spectacle and contact lenses are <u>separate</u> exams. If you wear contact lenses, you will be charged an evaluation fee for a contact lens exam. **Initial**

Orders for Glasses: Orders for glasses are custom made according to your prescription as determined by your exam. Before ordering your glasses a 50% deposit is required before starting order. All glasses must be paid for in full at dispensing. There are absolutely no refunds on glasses. **Initial**_____

Amounts Due From The Patient: We gladly accept cash, personal checks, and most major credit cards. **Insurance co-payments will be collected at the time of service.** If we do not participate with your insurance plan, you are to provide payment in full at the time of service. We will provide you with an itemized statement of services and amounts paid which you may submit to your insurance. The insurance is then responsible for reimbursing you. If using insurance, we will make every effort to collect full and accurate fees specific to your plan. However, if there is a fee that your insurance charges and we did not collect it at the time the order was placed, it must be paid in full before glasses and/or contacts will be dispensed. **Initial**

Amounts Determined "NOT COVERED": In the event a health plan determines a service of ours to be "not covered", such as <u>refraction charge</u>s, you will then be responsible for the complete charge. An important example of this is our charge for checking eyes for changes in eyeglasses prescription and/or contact lens prescription (a procedure called <u>refraction</u>). We charge for this service and <u>many</u> insurances, including Medicare, deem this service "not covered." If we check your eyes for a change in glasses, you may be personally responsible for this charge. Please note that some insurance plans consider a routine eye exam to be a non-covered service. Initial

I have read and understand the financial policies of Saddle River Eyecare and also understand that Saddle River Eyecare reserves the right to change any and all fees at any time.