

## **Patient Financial Policy**

Thank you for choosing Smart Eye Care for your eye care needs. In order to reduce confusion and avoid misunderstanding between our patients and practice, the following information should be helpful to you regarding our practice billing policy.

### **Insurance**

Smart Eye Care participates with most local and national health care plans. Your insurance is a contract between you, your employer, and the insurance company. We are not a party to that contract. It is your responsibility to understand your policy benefits and make sure the provider you are seeing is a participating provider with your insurance carrier. In order for us to file a claim, you must present a CURRENT insurance card at EVERY visit.

### **Referrals**

If your insurance is a HMO or any other insurance that requires a referral to a specialist, you are responsible for getting a referral from the primary care provider on file with your insurance carrier. If you do not have the referral at our office at the time of your appointment, you will be required to pay for your visit that day or you may reschedule your appointment.

### **Co-payments**

Insurance copayments will be collected at the time of check out for your appointment. If you are unable to pay your co-payment at your visit, your appointment may need to be rescheduled.

### **Patient Responsibility Balances**

After your insurance carrier has processed your claim, you will be sent a statement showing the total patient responsibility for your visit. Payment in full is expected upon receipt. For your convenience, we accept payment by Mastercard, Visa, and Discover and you can even pay your bill online at our website [www.smarteyecare.com](http://www.smarteyecare.com). If the entire balance is not paid, you will receive a letter asking for payment within ten days. Any delinquent accounts will be turned over to an outside agency for collection.

Some health plans (including Medicare) may not cover services such as refraction, contact lens fittings, Optos retinal screening, and Lipiflow. Payment is due at the time of treatment. This financial policy helps the office provide quality care to our valued patients. If you have questions or would like clarification of any of the above policies, please feel free to contact us.

**Smart Eye Care reserves the right to change and/or modify this policy at any time.**