

Financial Policy Statement

This statement has been prepared to give you a better understanding of the financial policy of Des Moines Eye Surgeons.

Our Patients With Insurance Coverage

As a courtesy, we bill your insurance carrier for you. We will set aside, for 45 days, that part of the balance which the insurance is expected to cover. If your insurance carrier does not send payment within 45 days, the balance is then due from you, unless other payment arrangements have been made with the Bookkeeping Supervisor.

Most insurance companies only pay a portion of the fees incurred. We expect that your copay for each visit will be paid at the time of treatment, and your coinsurance & deductible as determined by your insurance company will be paid within 15 days of the statement date.

We remind you that insurance coverage is an agreement between you and the insurance carrier; therefore, the account is in your name and the final responsibility for any unpaid balance will be yours. When insurance payments are delayed, or less than anticipated, we may be able to assist you with inquiries to your insurance carriers. However, it is our experience that insurance carriers respond best when the inquiries come from you, the patient.

Additional Facts You Should Know

- Medicare does not cover refractions; therefore payment for refractions is expected from the patient.
- Routine, non-medical, exams may not be covered by your insurance policy. If you are unsure, please contact your carrier *before* your visit.
- Insurance should not be expected to be a pay-all; it is only meant to be an aid.
- It has been the experience of many doctors that some insurance companies tell their customers, “fees are above the usual and customary,” rather than saying, “your insurance benefits are low.” Remember that you get back only what your employer puts in, less the profits of the insurance company.

Considerations For Our Patients Without Insurance Coverage

Payment is expected at the time of treatment. Payment arrangements, if necessary, may be made *in advance* of treatment with the Bookkeeping Supervisor.

Payment Options

Our office may send monthly statements to each account with an outstanding balance regardless of insurance involvement. Payment may be made by cash, personal check, money order, or credit card (MasterCard, Visa, American Express, and Discover). Failure to pay promptly may result in additional charges or referral for outside collection.