

Financial Policy

As a courtesy, we will bill your insurance carrier for you. Most insurance companies pay only a portion of the fees incurred. We expect that your share for each procedure will be paid at the time of treatment. We will set aside the part of the balance your insurance is expected to cover for 45 days. If your insurance carrier does not send payment within 45 days, the balance is then due and payable by you.

We participate in VSP, Avesis, and EyeMed. Please inform the receptionist prior to your exam if you have one of these vision plans. If the doctor finds an ocular medical condition through the course of your exam, your visit will be billed to your medical insurance. It will not be billed as a well-eye visit through your vision plan, or as an annual routine eye exam through your medical insurance.

Routine, non-medical exams may not be covered by your insurance policy. If you are unsure, please contact your carrier **before** your visit.

Refractions are not covered by Medicare and some commercial carriers; therefore, payment of refractions is expected from the patient at the time of visit.

We remind you that insurance coverage is an agreement between you and the insurance carrier; therefore, the account is in your name, and final responsibility for any unpaid balances will be yours. When insurance payments are delayed, or less than anticipated, we will 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.

If you find charges are going to impose financial difficulties, we would appreciate you notifying us in advance to make suitable payment arrangements. Payment may be made by cash, personal check, money order, or credit card (MasterCard, Visa, American Express, Discover). We also offer financial assistance through the CareCredit program, for larger balances and procedures not covered by insurance.