

**ARMESTO EYE ASSOCIATES, LLC
FINANCIAL POLICY**

Thank you for choosing Armesto Eye Associates (AEA) for your eye care. The following is a statement of our financial policy. Please read and sign prior to any treatment.

INSURANCE

We accept assignment for *most* major insurance companies. We will submit the claim to your insurance carrier if you have given us *all* of the required information. We must have correct policy ID, group number, a correct billing address, and correct date of birth for both the cardholder and subscriber. Please be aware that some and perhaps all of the services provided may be “non-covered.” Some companies arbitrarily select certain services they will not cover.

- If you receive a denial from your insurance company, and you believe they should have paid, it is **YOUR** responsibility to contact them.
- You will receive a monthly statement on any balance not covered by your insurance. Any balance that is 90 days past due will be turned over to a collections agency.
- **Copays** are due at the time of service. If you do not have your copay, we may legally reschedule your visit. The copay is part of your contract with your insurance carrier and therefore your responsibility. If we need to bill you for the copay, there will be a \$15 charge.
- You are responsible for knowing whether or not your policy has a high **deductible** or **co-insurance** that you must meet. You are also responsible for all items or services rendered by Armesto Eye Associates regardless of insurance coverage, and you accept full financial responsibility if incorrect or untimely insurance information is given by you to AEA.
- **Vision Plans:** AEA only participates with a very limited number of vision plans. We cannot file claims to both a vision plan and a medical plan for the same visit; please notify the front desk which insurance plan you want billed the day of your visit. (AEA participates with Davis Vision for exams only, and *some* EyeMed plans.)
- **Medical Exams:** Exams to check your cataracts, dry eyes, diabetes, floaters, etc., are not covered by vision plans. If that is why you have come in to see the doctor, your medical insurance will need to be billed. AEA will not re-file to your vision to force payment so you can avoid paying your deductible or co-insurance. Your Medical plan may have a routine vision benefit; however, sometimes these vision benefits are with a different carrier. AEA may participate with your medical plan but not your vision plan. Please contact your carrier to verify your benefits and whether AEA is a provider for BOTH your medical and vision plans.
- **Refractions:** A refraction is the process of determining the need for corrective eyeglasses or a change in your current glasses prescription. Medicare and most medical carriers do NOT cover the fee for refractions. You are responsible for the \$40 refraction fee and it is payable at the time of service. The glasses prescription is only good for 2 years and then it expires.
- **Contact Lens Fitting/Evaluations:** Since we are exam only with Davis Vision, you are expected to pay for the contact lens evaluation/fitting at the time of service. (Some EyeMed plans will cover a portion of the fitting.) You have the option of taking your contact lens prescription to *our* optical shop (Cumberland Optical, located in the Atrium) to be filled or elsewhere. Some specialty lenses and medically required lenses are supplied through AEA.

If you have a financial problem and need to discuss a payment plan, please speak to our billing manager. We accept Visa, Mastercard, Discover, Debit, check and cash as payment. Returned checks will be subject to a \$20 fee.

If you have any questions about the above information or any uncertainty regarding your coverage, please don't hesitate to ask us. We are here to help.

I have read this financial policy and I understand and agree to abide by it.

Signature of Patient or Responsible Party

Date