

## ENCV Financial Policy

We are committed to providing you with the highest level of service and quality care. If you have medical insurance, we will strive to help you receive your maximum allowable benefits. In order to achieve these goals, we need your assistance and understanding of our financial policy. Ultimately, however, any and all financial liability rests with the patient.

Our office participates with most major insurance plans. We will submit a **MEDICAL and/or SURGICAL** claim to your health insurance. We do not bill health insurances for routine exams and **we do not participate with ANY vision plans**. You may submit a claim to your insurance to try and seek reimbursement for routine services. **If you do not have a medical complaint, you may be financially responsible for all charges at the time of service.** Our charges for examinations are available upon request.

**If you have a managed care plan that requires a referral to see a specialist, you must obtain a referral in order for your visit in our office to be covered under your medical insurance.** If you do not have the valid referral and still wish to be seen, you will be asked to pay for the visit prior to your examination. **A refractive examination is not a covered service by most insurance companies, including Medicare. If you receive a prescription for glasses, you will be charged \$55.00 which is payable at the time of the visit.**

It is the patient's/parent's/guardian's responsibility to:

- Be familiar with the benefits of your plan, including co-pays, co-insurance and deductibles
- Bring all of your current insurance cards to all visits
- Provide our office with current information including address, phone numbers and employer
- In accordance with your insurance contract, you must be prepared to pay your co-pay at each visit. If you do not make your co-payment at the time of the visit, you will be charged an additional **\$10 billing fee**. We accept cash, checks and all major credit cards for services.

We appreciate prompt payment in full for any outstanding balance. If your account is turned over to our collection agency, you agree to pay any fees imposed by the collection agency in order to collect the overdue amount. You may not schedule an appointment until your balance has been paid in full. Any check payments that do not clear the bank will be subject to a **\$25.00** returned check fee. There is a charge for completing various forms, including your DMV form. Pre-payment is required for completing the forms, or for extra written communication by the doctor. The charge is determined by the complexity of the form, letter or communication.

For all services rendered to minor-dependent patients, we will look to the adult accompanying the patient and/or the parent or guardian with whom the child resides for payment. In cases of separation or divorce, when presenting insurance cards for a dependent enrolled under a subscriber other than you, please be prepared to supply their name, address, phone number, date of birth and social security number. We request that you inform the subscriber that their insurance has been used.

There will be a **\$35.00** charge if you fail to show for any scheduled appointments or cancel the same day as your appointment. Any patient who cancels a scheduled, elective surgery without giving more than two (2) business days notice prior to surgery, or does not show up for surgery, will be charged a cancellation fee of **\$250.00**.

Legitimate emergencies will be taken into consideration.