

## **FINANCIAL POLICY**

### **WELCOME TO OUR PRACTICE!**

At SightMD, we are dedicated to providing the best possible care and service to you. We regard your complete understanding of your financial responsibilities as an essential element of your care and treatment. In order to reduce confusion and misunderstanding between our patients and the practice, we have adopted the following financial policy.

Unless other arrangements have been made in advance by either yourself or your insurance plan, full payment is due at the time of service.

### **YOUR INSURANCE**

We have made prior arrangements with many insurers and health plans to accept an assignment of benefits. We will bill those plans with whom we have such agreements. We will only require you to pay authorized copayments **at the time of service. This includes Medicare's 20% coinsurance unless you have a secondary insurance plan that will pay the 20%.** It is the policy of this office to collect the copayment **when you arrive** for your appointment. The annual Medicare deductible will be collected at the end of your visit based on the eligibility information retrieved that day.

Managed care and HMO insurance companies have many rules and regulations. Because we participate in over 70 plans, we cannot be responsible for ensuring your compliance with your insurance company's rules. However, to the extent possible, we will still attempt to assist you in your efforts to understand and comply with your insurance company's rules.

As with any insurance, please make sure you are aware of the following:

1. If a referral is required from your Primary Care Provider you must make sure it is valid and has not expired or run out of visits. If you do not have a valid referral you may be asked to reschedule your appointment.
2. Does your insurance cover routine eye exams?
3. What clinical lab is contracted with your insurance?

In the event your insurance determines a service to be **"not covered"** you will be responsible for the charge. **Refractive testing is reported separately from other visual examinations.** Medicare and some private insurance carriers do not cover this service. Please contact your insurance company directly for the answer to these and other questions.

**You are ultimately responsible to know your own insurance policy and their limitations.** But we are here to help in any way we can. If you have any questions, please contact one of our insurance experts.

Signature:

Print Name:

Date: