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## Visionary Eye Care Associates Financial Policy

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*We are committed to providing all of our patients with the best possible care and service. Your understanding of our financial policy is a crucial component to providing quality care and service. Below, we delineate the terms of our financial policy.*

*If you have any questions about this policy, we ask that you call us at our office and speak to our staff.*

*Thank you!*

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### Outstanding Balances

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- (1) Outstanding accounts are payable upon receipt of the billing report.
- (2) A fee of 8% will be added to the balance if not paid within 30 days.
- (3) **Failure to make punctual payments that appease the financial agreement will result in the placement of a collection agency or civil action.**
- (4) Payment plans can be generated upon request for patients with great financial need.
- (5) Patients, for which civil action is required, must provide a credit card to be kept of file for any future visits.

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### Insurances

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- (1) It is your responsibility to understand the terms and instruction of your insurance plan. Our staff will need to be advised of any changes to insurance information, address or phone number.
- (2) If your insurance plan is one with which we are not a participating provider, you will be responsible for the complete payment. Further, we will file the insurance claim, but if the claim is rejected you will be responsible for the payment.
- (3) A valid driver's license or photo ID must be present at each visit.
- (4) If an insurance policy cannot be confirmed, the patient will be required to pay out of pocket for services provided on the date for which service was scheduled.
- (5) If, for any reason, your insurance company does not provide payment for your service, the patient is responsible for 100% of charges billed.
- (6) It is important to understand that although certain services may be 'covered' by your insurance plan, you may be responsible for part of the 'covered' amount.

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### **Co-Pays/Payment at Time of Service**

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- (1) Co-pays, deductibles, and all services non-covered by insurance policies are the patient's financial responsibility. **These payments are due at the time of service.**

*Please note: Once the insurer has processed the claim, you may be billed for any non-covered amounts.*

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### **Referrals**

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- (1) If your insurance plan requires a referral, it the patient's responsibility to acquire all information prior to the visit. Arriving to the appointment without a referral, patients are subject to a \$25.00 missed appointment fee and we will have to reschedule your appointment.

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### **Medical Records Request**

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- (1) You will be charged a \$25.00 fee for any medical records that you request from the office.

I have read and understand the above financial policy and I agree to be bound by its terms. I also understand and agree that such terms may be amended as necessary by the practice without notice.

PATIENT SIGNATURE: \_\_\_\_\_

DATE: \_\_\_\_\_