



EYECARE PROFESSIONALS

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PATIENT FINANCIAL INFORMATION

To avoid any misunderstandings and ensure timely payment for services, it is important to understand your financial responsibilities with respect to your health care. Health insurance coverage is an agreement between you and your insurance company. Your provider's bill for services and materials delivered is an agreement between you and your provider.

Patient Responsibility

We are a Specialty practice, so if your insurance company requires a referral/authorization from your Primary Care Physician (PCP), you must contact their office and obtain a valid referral/authorization prior to your appointment. It is your responsibility to know and abide by the terms of your benefit coverage including but not limited to properly securing referrals for specialized care before making appointments. You agree to be responsible for full payment for services provided if you fail to supply all required referral forms.

Patients or their legal representatives are ultimately responsible for all charges for services provided. Payment is expected at the time of your visit for all charges owed for that visit as well as any prior balance. Some insurance plans tell us exactly what you will owe at the time of your visit. In that instance, we may request full payment for your portion when you check in.

Types of Payments

- 1. Copayments.** Most insurance companies require the patient to pay a copay at the time of service. The amount for a Specialist may be different than for your PCP. Insurance carriers require that we collect your copay at the time of your visit. If you are not prepared to make your copay, you may reschedule your appointment.
- 2. Deductibles.** Most insurance plans require you to pay a predetermined amount (your deductible) before insurance will cover certain charges and this amount resets each year.
- 3. Coinsurance.** Some insurance plans require you to pay a certain percentage for the allowable charge amount. Once we receive your insurance Explanation of Benefits (EOB), you will be charged the amount your insurance provider says you owe.
- 4. Uninsured Patients / Self Pay.** If you do not have insurance or if the services provided are not covered by your insurance, payment for all services is due at the time of your visit.
- 5. Out of Network.** We participate with many major insurance plans. You can contact your insurance company to confirm that our provider is in network prior to making your appointment. If we do not participate with your insurance plan or company, you will be required to pay for services and materials on the day of service. We may be able to complete reimbursement forms for you if they are available.
- 6. Non Covered Services.** It is your responsibility to contact your insurance company to determine whether a particular service is covered. It is your responsibility to pay for any non covered services.

INSURANCE

All patients must provide their insurance card and proof of identification (such as a photo ID or driver's license) at each visit. If you do not provide insurance information, you will be billed as an uninsured patient (self pay). If you provide the information at a later time, we may be able to retroactively bill the insurer depending on the insurance plan requirements, but there is no guarantee they will cover the specific date or service.

We accept assignment of benefits for many third party carriers. In most cases we will submit charges to your insurance carrier for services rendered. Payment of the entire amount that your insurance company determines to be the patient responsibility is expected.