

ATTLEBORO OPHTHALMOLOGICAL ASSOC., INC.

PATIENT FINANCIAL POLICY

Thank you for choosing AOA, Inc. for your eye care needs. We are happy to file all medical claims with your primary and secondary insurance. You must provide us with current insurance information and any changes to same. Your understanding of this patient financial policy ensures prompt payment of claims and lowers costs.

Identification: We require that all patients provide proper identification at the time of the visit. This protects our patients from someone else attempting to use their insurance or identity.

Referral: If your insurance requires a referral we must verify it at the time of your appointment. Many insurance companies will not pay for a visit to a specialist without a referral/authorization from the Primary Care Physician in advance of the visit. It is the responsibility of the patient/parent/legal guardian to obtain required referrals/authorizations and update them as needed.

Co-Payment: If your insurance requires a co-payment for the visit, it is due at the visit. Co-insurance and Deductible payments will also be collected at time of service.

Method of Payment: We accept cash, checks and Visa and MasterCard credit cards. There is a **\$25.00** service charge for a returned check.

Insurance: It is your responsibility to be aware of your insurance plan coverage, eligibility, deductibles, co-insurance and benefits provisions. **Any questions regarding your insurance coverage, eligibility, deductibles, co-insurance and benefits (payment) should be communicated by you directly to your insurance company.**

Vision Care Plans: Vision Care plans are not accepted. This includes: Eyecare, Eyemed, VSP, Spectra, Davis Vision, Optimum.

Eye Riders: Some medical insurance providers are attaching “eye-riders/vision care plans” to their medical insurance plans. This relates to your coverage as follows. There are two types of eye examinations. One is a medical eye examination and one is a routine eye exam. If you may have a medical condition which requires a medical eye exam, you can be examined at this office. This medical eye exam is covered under your regular *medical* insurance. If you are seeking a routine eye exam, and your medical insurance plan has an “eye-rider” attaching a vision plan, your insurance may not cover a routine eye exam at this office and you may be required to receive routine eye exams elsewhere.

It is your responsibility to know your insurance coverage, eligibility, deductibles, and co-insurance and benefits.

In-Office Procedures: In order for the doctor to evaluate and/or treat your condition, the physician may need to do a procedure or use an instrument that your insurance classifies as a “surgical procedure.” What you will pay out-of-pocket is determined by your insurance plan benefits and varies between plans.

Post Surgery Visits: Office visits after surgery that are related to that surgery and within the “global period” (a number of days determined by your insurance company) are included in the surgery charge with no additional charge or co-payment.

Medicare Patients: We submit and accept assignment on all Medicare claims. As a courtesy, we will submit claims to your secondary insurance.

Mass Health Patients: All Mass Health patients must present a valid insurance card prior to being seen. Many Mass Health plans require patients to have a Referral from their Primary Care Physician in hand prior to being seen by our specialists. **If we do not have your referral in place when you arrive for your appointment, you will not be seen, and we will happily reschedule your appointment.**

Vehicle Accident or Work Related Injury: If your visit is the result of either circumstance, then we **must** receive your accident insurance claim information as well as your health insurance information before you can be seen.

Patients Without Insurance: Patients without insurance coverage are expected to pay their bill in full at time of service. We have established a set fee for an initial visit and another set fee for a follow-up visit. This fee will be collected at the time of your office visit. This fee does not include in-office procedures or additional testing that may be needed.

Past Due Accounts: After all insurance payments have been applied and all insurance appeals exhausted, any amount left to be paid on a patient's account is an amount due on account. All amounts due on account must be paid to Attleboro Ophthalmological Associates, Inc. within 60 days unless the account is on a scheduled payment plan. After 60 days, your account is considered a "Past Due Account," and we will take necessary steps to collect this debt including referring the account to a collection agency and credit reporting bureau. You, as the patient/guarantor of the account, are responsible for all costs incurred/associated with collection of the amount past due to AOA, Inc.

Missed Appointments: We understand that occasionally a patient cannot make their scheduled appointment. We ask that you call to cancel your appointment at least **24 hours in advance**, which allows us to schedule another patient. Repeated missed appointments may result in our refusal to make any future appointments.

Minors: Minors 18 years of age or younger, must be accompanied by a parent or court-appointed legal guardian in order for us to treat them. In divorce situations, the parent who brought the child in is responsible for payment of the bill. We will submit to the necessary insurance carriers. Both parents will be billed for any outstanding balance.

Please direct questions regarding your account to our billing staff at 508-226-1809.

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