INSURANCE AND PAYMENT POLICY

At Sharp Vision, we understand and value our patients need for effective financial policies to help them obtain the best eye care possible. As a result, we believe we have a responsibility to provide our patients with ethical and standard financial practices to help them with their finical responsibilities. We accept most types of vision and medical insurance, cash, Care Credit and most credit cards. We inform our patients about exam and treatment costs at the beginning of your appointment. If you require a breakdown of costs, please let us know. Here, we have tried to answer some of your insurance and financial questions:

Do you accept Insurance?
What Medical & Vision Insurances do you accept?
Does my insurance cover my office visit?
When are co-pays collected?
What type of payments is accepted?
Will discounts be offered?
Will additional fees be charged for missed appointment, service fees or bounced checks?
How do you handle self-pay, uninsured patients?
If I am not satisfied with the exam is the professional service refundable?
Do we offer payment plans?
How many statements will we send you?
Do you accept Medical Saving plan?

Do you accept Insurance?
Most insurance plans are accepted at our office. Since there are so many plans and coverage varies widely, please call us to find out if your plan covers care in our office. Our staff will verify and explain your benefits before your visit, at no charge. Our doctors provide both medical eye care and vision care. Medical insurance plans usually cover services related to the diagnosis and treatment of eye diseases or eye injuries. Vision insurance is a wellness benefit designed to provide eye examinations, refractions, and prescription eyewear or contact lenses at a reduced cost.

What Medical & Vision Insurances do you accept?
Because we provide both medical and routine eye care, we accept a number of insurance plans to help cover the cost depending on your individual needs.
Here are just some of the plans that we accept:
<u>Medical</u>
Aetna, Beech Street, Blue Cross Blue Shield, Cigna, First Health, Galaxy Health, Great West, HealthSmart, Medicare, MultiPlan, Secure Horizons, Texas

True Choice, Tricare, United HealthCare
<u>Vision</u>
EyeMed, Superior Vision, Vision Service Plan
We do accept other plans as well, so if you do not see your plan listed here, please give us a call and we would be happy to assist you. Our staff is also always available to answer any questions regarding your benefits.

Does my insurance cover my office visit?
Most vision insurance plans will provide coverage for an annual eye examination and contribute toward the purchase of glasses or contacts. If you have a medical eye condition, your coverage will typically be processed through your primary health insurance plan or Medicare. Because each vision plan is different, you will need to contact your vision insurance provider to determine your eligibility. Below are links to some of the major vision plans we accept.

When are co-pays collected?
Copays are collected at the time of service. This includes any insurance deductibles and outstanding balance.

What type of payments is accepted?
We accept cash, check, MasterCard, Visa, American express and Discover. We do accept Care Credit.

Will discounts be offered?
Unfortunately, these are laws preventing physicians from providing discounts. Our optical department does offer second pair discounts, discontinued products discount and value packages designed for the cost conscious patients.
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Will additional fees be charged for missed appointment, service fees or bounced checks?
We charge $25 for missed appointment. You must notify the office of any cancellation 24 hours prior to your appointment in order to void any charges. There is a $25 charge for bounced checks and late payments.

How do you handle self-pay, uninsured patients?
Self pay and uninsured patients are required to pay fees at the time of service rendered. If you have no insurance or do not have vision benefits there is still a way for you to receive the care you need. To learn more about our payment options, please call our office directly.

If I am not satisfied with the exam is the professional service refundable?
All professional services are non refundable.

Do we offer payment plans?
We do offer payment plans for those patients that qualify for our hardship policy. Please contact the billing manager prior to your appointment to discuss this policy.

How many statements will we send you?
We will send 3 statements before turning your accounts to collections. You will be charged a collection fee of $25 if you are placed in collection.

Do you accept Medical Saving plan?
We accept all the following plans for your eye care and eyewear needs, including eyeglasses, contact lenses, routine office visits and medical office visits.
Flexible Spending Plans (FSA)
Health Savings Accounts (HSA)
Medical Savings Accounts (MSA)
Many employers are offering Flexible Spending Account (FSA) options to employees. Sometimes these are referred to as cafeteria plans and are elective, supplemental insurance savings plans. These plans are designed to let you save money in an account, pre-tax, to pay for additional medical expenses such as eye exams, glasses, contacts, and often laser vision surgery. Check with the benefits administrator at your work to see if you are eligible for this program. FSAs can typically be used in conjunction with any vision insurance plan to offset any out-of-pocket costs on your behalf.