



Ellenbecker Eye Clinic Financial Policy

Insurance

Healthcare insurance is a personal contract between the patient and their insurance company. We are providers for multiple insurance companies and we will do our best to verify your benefits prior to your exam if you provide us with accurate and timely insurance information. **However, benefits quoted are never a guarantee of payment.** If you do not provide us with accurate insurance information when you schedule your appointment, we will not be able to check on your benefits and eligibility before the beginning of your exam. While we do our best to verify and bill your insurance as a courtesy to you, **it is your responsibility to understand your insurance coverage** and we highly recommend that you contact your insurance company directly to determine your eligibility and benefits as well. If you have secondary insurance, they may not pay us directly. You will be responsible to pay those amounts to us and then you can send your receipt to your secondary insurance company for reimbursement. Even though we do our best to estimate your out-of-pocket costs ahead of time, there are times when benefits and eligibility are different than we were quoted or are impossible to predict. **You are financially responsible for all denials, non-covered charges, co-payments, co-insurances and deductibles.**

Vision Insurance vs Medical Insurance

Many of our patients have both vision insurance (for example VSP) and medical insurance (for example Blue Cross, Medicare, Aetna etc.). They are very different in terms of services that they cover and it is important that you understand the differences. Vision insurance is designed to cover the refraction to determine a prescription for glasses and to cover a wellness exam of the eyes of a healthy patient who has no particular problems or symptoms. Vision insurance may help pay for glasses or contacts as well. **Vision insurance does not cover medical conditions, injuries or treatments.** Medical insurance is designed to cover your visits when you have a medical problem. This includes a medical problem with your eyes. Diabetes, high blood pressure, cataracts, glaucoma and dry eyes are just a few of the reasons for a medical exam under your medical insurance. Special medical testing ordered by your doctor also falls under your medical insurance and the rules pertaining to that. We will do our best to coordinate the benefits of both of your insurances. **You are financially responsible for all denials, non-covered charges, co-payments, co-insurances and deductibles.**

Custom Eyewear Orders

There is nothing more custom than a pair of prescription glasses. Not only are the frames carefully selected for your face shape and personal style, but your prescription is ground into the lenses and the lenses are cut and edged to fit the frame that you have selected. Additional custom measurements such as monocular pupillary distance, segment height of bifocals and bifocal design are also included in your custom eyewear. It is our mission to provide you with fashionable, high quality eyewear that you will love. Our experienced and highly trained opticians will guide you with your eyewear selection and will be available for future adjustments and maintenance. **There are no refunds for cancellation of custom eyewear. Cancellation of non-custom products will be charged a 25% restocking fee.**

Patient Signature

Date