Patient Financial Policy

Thank you for choosing **Schein Ernst Mishra Eye** as your eye care provider. We are committed to provide each of our patients with quality health care in a way that is financially responsible for both our patients and our practice. Your clear understanding of our Financial Policy is important to our professional relationship.

Consent for Treatment
By signing this form, I consent to and authorize my eye care provider to treat me. I understand that my provider is available to explain the treatment and I have the right to refuse treatment.

Insurance Billing
We participate in most major health insurance plans as well as many vision plans. As a courtesy to our patients, we will submit insurance claims to your carrier; however, we expect you to:

- Be responsible for understanding the details of your insurance coverage requirements, including routine vs. medical coverage for eye exams, pre-authorization for procedures, and annual deductible and copay/coinsurance amounts.
- Provide us with a current copy of your insurance card and notify us of any changes in your insurance coverage. If we do not have current insurance billing information, we will expect full payment at the time of service.
- **Pay your copay/coinsurance/deductible at the time of service.**

Assignment of Insurance Benefits
I authorize the release of any medical information necessary to process insurance claims for surgical and/or medical services provided to me or my dependents by **Schein Ernst Mishra Eye**. I also authorize payment of benefits directly to **Schein Ernst Mishra Eye** for services provided to me or my dependents. I understand that this authorization may not result in full payment by my insurance carrier for the charges incurred and I agree that I am financially responsible to make payment in full on remaining patient balances should my insurance carrier determine the services I received are not covered.

No insurance
Patients without insurance, and only those patients without insurance, currently receive a **50%** discount off of our regular fees**. Payment for services rendered is due on the day of service unless other arrangements have been made.** This discount applies to all services rendered by our physicians only. It does not apply to any other provider of services, drug fees, or elective services such as LASIK, Lid surgery, or Botox. Patients with insurance already receive discounted rates through their insurance carrier and are not eligible to receive this discount.

Non-covered services
Please be aware that some of the services you receive may be non-covered or not considered reasonable or necessary by Medicare or other insurers. An example is Refraction, which is a test required to measure visual acuity and to prescribe lenses. Although an important part of your eye exam, it is excluded from Medicare and many medical insurance plans. We are required to charge your refraction fee separately from your exam**. Payment for these services must be paid at the time of your visit.**

Minors
The parent(s) or guardian(s) accompanying a minor are responsible for providing current insurance information for the minor and/or payment in full for services provided. Unaccompanied minors must have an authorization for medical treatment signed by a parent or guardian and is responsible for providing current insurance information for self and/or payment in full for services provided.

Missed Appointments
We would appreciate your help and the courtesy of a phone call if you are unable to keep your appointment. At **Schein Ernst Mishra Eye** we work hard to meet the busy schedules of our patients when scheduling their appointments. Your appointment time has been set aside for you. This time is unavailable to other patients. Therefore, we require **48 hours advance notice** if you need to cancel or reschedule your appointment. If you cancel or reschedule late for consecutive appointments or fail to notify us for consecutive appointments, we will no longer be able to schedule an appointment in one of our offices. Appointment reminders calls or texts will be sent as a courtesy.

Patient's Right to Privacy
In compliance with the Health Insurance Portability and Accountability Act of 1996 (HIPAA), we have our Notice of Privacy Practices on display in the reception area and copies available at the front desk upon request. This document describes in detail how information about you, the patients, can be used within our office and with others who need to know the reason for treatment, payment, and/or health care operations.

Returned Checks
A $40 fee will be assessed to your account for each returned check. This fee and the original check amount must be paid in full with cash, credit card, or money order prior to your next appointment. After receiving two (2) returned checks, we will no longer accept checks as a method of payment.

By signing below, I attest I have read the above and authorize **Schein Ernst Mishra Eye** to treat, bill, and share my medical information as discussed above.

Signature of Patient / Parent or Guardian (if minor)

X _____ Date: _____

Patient or Guardian (if minor) Printed Name: _____

Relationship to Patient: _____ (for minor)