

LUDWICK EYE CENTER FINANCIAL POLICY

TO OUR PATIENTS:

We hope this financial policy overview will be informative and helpful to you. We believe you are entitled to an explanation of your financial obligation when Ludwick Eye Center has the honor of providing your eye care. This is an essential element of your care and treatment. We are dedicated to providing the best possible care and service to you.

We participate with many insurance companies, including the standard Medicare. Although we attempt to stay informed about various insurance company requirements, it is impossible for us to keep up with continuous changes in every carrier's requirements. Therefore, we ask that you know the requirements of your particular insurance companies relating to referrals, deductibles, co-payments, co-insurance, etc. We also ask that you confirm with your insurance carriers that Ludwick Eye Center is part of your insurance network. In-network means that a contract exists between your insurance carriers and Ludwick Eye Center which allows us to provide your eye care. When seen in-network, the cost of your care is less than if you are seen out-of-network (when Ludwick Eye Center does not have a contract with your insurance carrier). If we do not participate with your insurance carriers, as a courtesy we will still file your insurance claim for you. However, if the insurance payment is sent directly to you, you are responsible for forwarding the payment to Ludwick Eye Center, unless you previously paid the bill in full.

If your insurance card indicates that you have a co-payment or co-insurance, we will collect this amount at the time of service. Many insurance companies do not pay for a "refraction". You may need to have a refraction for two reasons: 1) To determine if your vision loss is due to a need to change or issue an eyeglass prescription or 2) To rule out that your vision loss is due to a medical condition that may be interfering with your vision. If we know that your insurance carrier does not cover our fee for this testing, we will collect it on the day of your visit. If we cannot determine coverage of the refraction fee, we will bill your insurance company and then bill you for your portion after the claim has been paid by your insurance carrier.

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Each time you visit Ludwick Eye Center, you will be given a statement of the services performed and a receipt for any money you paid. We will send a claim to your insurance carrier for you. After your insurance company processes your claim, we will send you a billing statement if you have any remaining balance due on your account. Upon receipt of this statement, we ask that you make payment in full in a timely manner. For your convenience, we accept cash, check, VISA, MasterCard, Discover, and American Express. Credit card payments may be made by mail or by calling our office with the appropriate information.

If you are ever unable to pay your bill in full, we ask that you call our Billing Department immediately to establish a payment plan. Our billing staff will work with you to meet your obligation. We appreciate your being straightforward and keeping us informed of your ability to make payments on your account.

The bank charges Ludwick Eye Center a fee if your check is returned for insufficient funds. Therefore, for each returned check, an additional service fee will be added to your balance due.

Our goal is to always assist you with your billing concerns and help you to maintain a good credit rating. However, if your account becomes delinquent or you refuse to accept responsibility for services provided to you by Ludwick Eye Center, we will be forced to turn your account over to a collection agency.

If you have any questions regarding this financial policy, please contact our billing department or ask any of our staff members for assistance. We will be happy to answer any questions and discuss any concerns that you might have.

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