



Ludwick Eye Center and Ludwick Laser & Surgery Center Financial Policy

To Our Patients,

This financial policy information is provided as a resource prior to your treatment at Ludwick Eye Center. We believe you are entitled to an honest explanation of your financial obligation when Ludwick Eye Center has the privilege of providing your eye care as we believe this is one of the elements of your care and treatment. We are committed to delivering quality and excellent care and service to you and want you to be well informed about our policy.

We participate with many insurance companies, including the standard Medicare Part B. 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 understand the requirements of your particular insurance company 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. **We do not participate with Routine Vision Plans and cannot file routine eye exams to those carriers. These visits must be paid in full at time of service.**

You will be required to show your insurance card at each visit so we have the most current information on your insurance coverage. If your insurance card indicates that you have a co-payment or co-insurance, we will collect this amount at the time of check in. If your co-payment is not paid at the time of service, there will be a \$10 billing fee charged to you. Most 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 \$45 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 processed by your insurance carrier.

Each time you visit Ludwick Eye Center, 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 for any remaining balance due on your account. Upon receipt of this statement, payment is due in full within 30 days. For your convenience, we accept cash, check, VISA, MasterCard, Discover and American Express. A minimum payment of \$50.00 is required if you are using American Express. Credit card payments may be made by mail, by calling our office with the appropriate information or going to our website to pay online at www.ludwickeyecenter.com. If you prefer paying on a monthly basis, we have a "No Interest" healthcare financing program called CareCredit and Wells Fargo specifically designed to pay for out of pocket costs not covered by your insurance. We would be pleased to assist you in applying for this financing program. Payments made with CareCredit can be made in person at one of our three locations.

Please see back for additional important information

Missed or Cancelled Appointments

If you miss 2 consecutive appointments or cancel 2 consecutive appointments with less than 24 hour notice, you are required to **pay a \$25 cancellation fee** prior to rescheduling.

Patients with No Insurance

If you have no insurance, or if you don't provide us with adequate billing information, you will be considered a "self-pay patient". Self-pay patients are required to pay their entire estimated bill at the time of service.

Insufficient Fund Checks

If your check is returned for insufficient funds, Ludwick Eye Center will charge an additional fee of \$32.00 for each returned check and this fee and reimbursement for the insufficient fund check must be paid in cash or credit card before another appointment will be scheduled.

Surgery Patients

All patients are responsible for the cost of services rendered at the Ludwick Eye Center and at Ludwick Laser & Surgery Center that are not covered by your insurance. It is important to understand that the two facilities are separate and distinct from each other and will bill you separately.

Anesthesia fees

You may also receive a separate bill from the anesthesia company, Lehigh Anesthesia, for services related to your surgery at Ludwick Laser & Surgery Center.

LASIK, Lipiflow, ReLACS & Lifestyle Lenses traditionally are not covered by insurance.

LASIK & Lipiflow procedures are not covered by insurance and payment will be required prior to your procedure.

The cost of the traditional lens implant and cataract removal is included with the fee for cataract surgery. If you opt for an upgraded lifestyle lens rather than the traditional lens or the Refractive Laser-Assisted Cataract Surgery (ReLACS) to correct astigmatism, you will be required to pay for those services not covered by your insurance prior to the day of your cataract surgery.

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 or Ludwick Laser & Surgery Center, we will pursue collection of your account using a collection agency. This action will cause you to incur additional fees of 20% above your balance due and the termination of your eye care with Ludwick Eye Center.

Thank you for choosing Ludwick Eye Center for your eye care.

If you have any questions regarding this financial policy, please contact our billing department at (717) 262-9701 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.