



## **Patient Financial Policy**

We are so excited you have chosen West Virginia Eye Consultants as your eye care provider. We are fully committed to enhancing the lives of every patient, by providing the best quality eye care, with an excellent team of providers and support staff; all sharing a united focus on your needs and well-being every day. We must emphasize that as Medical Care providers, our relationship is with you, our patient, not with your insurance company. However, as a courtesy to you, we will bill most insurance companies. Please let us know if you have any questions about our fees, our policies and procedures, or your payment responsibilities during your visits with us.

### ***Patient Co-Payments:***

Patients at WVEC will be asked to present an insurance card for each visit. All co-payments and any past due balances are due at the time of check-out, unless previous arrangements have been made with our billing team. We accept cash, check, credit card or Care Credit at time of payment. No post-dated checks will be accepted.

### ***Surgical Procedure and Specialty Contact Lens Products:***

Patients receiving any type of surgical procedure or specialty contact lens fitting are required to pay any co-payment deductible 48 hours prior to the surgical procedure, or dispensing of products. The Billing office will counsel you on all your financial options when you have your surgical evaluation and/or specialty contact lens fitting.

### ***Optical***

If a patient needs glasses ordered at WVEC, we will take half of the total payment at the time of order. When glasses are dispensed to the patient, the final payment is due at this time.

### ***Insurance Claims:***

Your personal insurance is a contract between you and your insurance company. WVEC will bill your primary insurance company after the completion of your visit. In order to bill your insurance company, we require that you disclose all insurance information including primary and secondary insurance, along with any changes that have occurred with your insurance information. Failure to provide complete insurance information may result in patient responsibility for the entire bill. Your insurance company will make the final determination of your eligibility and benefits. If your insurance provider is not contracted with WVEC, the patient agrees to pay any charges not covered by the insurance provider. If we are out of network for your insurance company and your insurance pays you directly, you are responsible for payment and agree to take care of the outstanding balance with WVEC immediately. If your insurance plan is one that WVEC is not a participating provider, you are responsible for payment in full at the time of check-out. Secondary insurance claims will be submitted one time as a courtesy to the patient. However, the patient will remain responsible for the balance except in the instances where WVEC are in contractual arrangement with the secondary insurance. If payment is not received from the secondary insurance, the balance will become the responsibility of the patient. IF WVEC IS FORCED TO SUBMIT A DELINQUENT ACCOUNT TO A COLLECTION AGENCY, THERE WILL BE A 30% LATE FEE ADDED TO THAT ACCOUNT.

### ***Referrals and Pre-authorizations***

There are health insurance companies that require the patient to obtain a referral or prior authorization form from your Primary Care Provider before visiting a specialist. If your insurance company requires a referral or pre-authorization, the patient is responsible for obtaining it. Failure to obtain the referral along with the pre-authorization may result in a lower or no payment from the insurance company, and the outstanding balance will be the patient's responsibility. This may require the patient's appointment to be rescheduled if not obtained before seeing the doctor.

### ***Outstanding Balances and Patient Payment Plans***

For all past due accounts, WVEC will send the patient three statements. If payment is not made on the account within 30 days of receipt of the statement, our billing department will contact you to make payment arrangements. If no payment can be made after these multiple attempts, the account will be sent to the collection agency and possible discharge from the practice. If the patient account is turned over for collections, the patient will be responsible for all collection costs.

As a courtesy to you, WVEC is happy to set up a payment plan for any outstanding balances over \$200.00. You may ask to speak with a billing team member to set up this monthly payment plan at the time of your appointment.

If the patient is over 18 years of age and receiving treatment at WVEC, the patient is fully responsible for payment of all services. WVEC will not bill any other personal party.

***Third Party Billing:***

WVEC does not participate in any third-party billing.

***Worker's Compensation:***

It is the patient's responsibility to provide our front desk team with the employer authorization or contact information regarding any workers compensation claims. If the claim is denied by the workers compensation insurance provider, it is the patient's responsibility to complete the payment at check-out.

***Missed Appointments:***

WVEC requires that the patient calls 24 hours before the scheduled appointment to make any changes or cancellations. Any appointments missed that were not previously cancelled will be charged a \$25.00 cancellation fee.

***Minors:***

Any patient under 18 years of age will require a parent or guardian at the time of service. The parent or guardian is responsible for payment and will receive the billing statements.

***Medical Record Copies:***

Patients requesting copies of their medical records will need to complete a medical record release form. Please ask the front desk to provide you with this form and turn back into the front desk at WVEC. Attorneys and Insurance companies will be charged \$0.75 per page plus postage. WVEC also requires a \$10.00 handling fee if records must be delivered within 48 hours.

***Insurance Providers:***

To see a list of our current insurance providers, please visit our website at [www.wv-eye.com](http://www.wv-eye.com) or call us at 304-343-3957.