

Patient Financial Agreement

Effective 01/23/2006

The cost of your eye care treatment is determined during the course of the initial examination. That cost may increase in the event the doctor determines that your specific situation requires a more in-depth examination or additional testing. The patient is financially responsible for procedures performed at the time of service, <u>unless other arrangements have been made in advance.</u>

For patients with claims that will be billed directly to a medical or vision insurance carrier: Know your insurance! You are ultimately responsible for payment. When authorizing Lakepointe Vision Center to bill a claim to your medical and/or vision insurance on your behalf, payment will be made directly to us. Acceptance of assignment by our office does not absolve you of financial responsibility for services rendered. In the event your insurance

absolve you of financial responsibility for services rendered. In the event your insurance carrier informs us that a service is not covered, partially covered, etc., you are responsible for payment in full as determined by our provider contract. We can make no guarantee of coverage or payment. You are responsible for all co-payments and deductibles.

If you have concerns regarding your coverage, contact your insurance carrier directly. Our office only bills claims for those insurance carriers that we are contracted with. If you have an insurance carrier that we are not a contracted provider for, you are responsible for payment in full at the time of service. Claims may be self-submitted for out-of-network benefits, however, we cannot determine your coverage or reimbursement rate. Contact your insurance carrier for out-of-network policy and coverage.

All accounts 30 days past due are subject to a 1½% service charge or a minimum of one dollar. All returned checks are subject to a minimum \$15.00 return fee. All accounts 90 days past due are subject to legal action. In the event that your account is sent to collections, you are responsible for full payment of your account and all collection fees incurred, including attorney fees, court costs, etc.