

Financial Information Policies

In order to make your financial obligations to our office and keep the necessary insurance paperwork as simple as possible, we ask that you observe the following policies:

Medicare

We will file all claims to Medicare with a valid signature on file. We will also file with your secondary insurance. **Routine eye exams and refractions are not covered by Medicare** and payment is required at the time of service.

Health Care Plans

Traditional/Indemnity: This plan is designed as a reimbursement plan. You are required to pay for services and submit claims to your insurance for reimbursement.

PPO/Network Plans: We contract with these plans on a discounted fee-for-service reimbursement. You are responsible for exam co-payments and/or deductible and out-of-pocket co-insurance applied to claims as well as any non-covered items such as: optical goods, contact lenses and contact lens services, or routine eye examinations.

Managed Choice/Point-of-Service Plans: These plans are a hybrid of the PPO and HMO plans. They pay benefits at the highest level when our **specialist** care is coordinated with your insurance via a referral authorization from your **primary care physician**. It is your responsibility and, in your best interest, to obtain and maintain referrals. You are responsible for payment of applicable co-payments, co-insurance, and non-covered items.

HMO/EPO Plans: These plans limit your access to contracted providers only. You are responsible for payment of applicable co-payments and non-covered items. Colorado Law provides for direct access to eye care providers for exam services without a referral authorization from your primary care physician. However, minor in-office surgery procedures may require a primary care physician referral or insurance authorization.

Workers Compensation

We will file your claim with Workers Comp when we receive the following information: injury date and circumstances; insurance company name, address, and claim number; and referral authorization to treat if required. It is the employees' responsibility to notify their employer of on-the-job injuries and to ensure that their employer reports the injury to the workers compensation insurance carrier.

Auto Accident Personal Injury (PIP)

We will file your claims for services that are attributable to auto accident claims with the following information requirements: accident date, accident location, insurance company name, and policy and claim numbers. Services that are not a direct result of the auto accident are the patient's responsibility.

Please bring all health insurance information with you. We will need to copy any insurance cards for our records. Feel free to contact our office if you have any billing or insurance questions. Our staff will be happy to assist you.