

# Hollingshead Eye Center and SurgiCare Center of Idaho

## **BILLING POLICY AND INSURANCE INFORMATION**

Dr. Mark Hollingshead, M.D, and the staff at Hollingshead Eye Center/SurgiCare Center of Idaho are committed to providing the best possible care for our patients. In order to ensure high quality customer service, we would like to inform you of our office billing policies and share some facts about medical and vision insurance.

### **PAYMENT:**

**Due to insurance contracts, it is our policy to collect the insurance co-payments, co-insurance and deductible amounts at the time of service.** For patients without vision or medical insurance coverage, payment arrangements are available with our billing service, but need to be discussed prior to your visit.

Outstanding balances after the second billing statement could generate an automated phone notification of past due balance and may subsequently be sent to an outside billing or collection agency. Payment arrangements may be set up with the billing service subject to finance charges up to 18%. (Medicare patients will not be charged finance charge.) If payment arrangements cannot be agreed upon, the amount due will be considered delinquent and may result in termination of care from our practice.

### **INSURANCE BILLING:**

There are many types of health insurance carriers who provide many different types of medical and vision coverage. Because of this, it is impossible for us to know specific coverage and benefits for all of our patients. This office will do its best to obtain your benefit information while you are here; however, should questions arise regarding your benefits it is best for you to contact your insurance company directly. As a courtesy we will bill any medical insurance provided by the patient. **In the event the insurance does not pay, the patient is ultimately responsible for the charges.**

Hollingshead Eye Center/SurgiCare Center of Idaho **is contracted** with the following insurance plans: Medicare, Medicaid, Tricare, Blue Cross/Blue Shield, Regence, Mail Handlers, GEHA, First Choice Health, Coventry, Medicare Advantage Plans, True Blue, Select Health, Pacificsource, Humana, Cigna and United Healthcare. This list is subject to change, please feel free to ask if you have any questions.

Hollingshead Eye Center/SurgiCare Center of Idaho **is not contracted** with the following vision insurance plans: Vision Service Plan (VSP), Davis Vision, Cole Vision, Eye Med or Spectera. However the visit may be covered under the insured's medical plan.

Being a contracted provider with an insurance carrier means that our office has agreed to charge the patient a contracted rate for services provided. If our fee schedule is above this amount, we must write off the difference between our fee and the contract rate. In the event we are not contracted with your insurance, we will file the claim and accept payment from them. However, you will be responsible for out of network costs. In these cases patients may also be responsible for any fees that are considered above "usual and customary" with a non-contracted carrier.

There are other insurances we may be contracted with. Therefore, if you are unsure as to whether or not we are contracted with your individual insurance, it is best for you to contact your insurance company directly.

**VISION vs. MEDICAL INSURANCE:** Depending on your insurance policy patients may have separate vision coverage through a different insurance company.

**VISION INSURANCE:**

Vision insurance is specific coverage for routine exams that result in refractive diagnosis. Myopia, hyperopia and presbyopia are examples of refractive diagnosis. We are not participating providers with many vision insurance carriers. It is our policy to collect in full for the visit. We will provide the paperwork needed for the patient to submit the claim to the insurance, and the insurance will reimburse the patient directly.

**MEDICAL INSURANCE:**

Medical insurance applies to medical eye exams that are the result of a problem or an illness. Depending on your policy there will either be a co-payment or co-insurance amount due for each office visit.

Co-payments are based on your insurance plan and are a set amount per office visit or surgery.

Co-insurance refers to the percentage the patient is responsible for after the deductible has been met and before the out of pocket has been reached.

Deductibles are set by contract between the patient and their insurance company. Deductibles are the amount that the patient owes before the insurance company begins to make payments.

**Refraction Exam:**

Refraction is a test to determine if you need glasses or establish the general health your eyes. Refraction for the purpose of determining a prescription is billed separately from a medical office visit as it is considered a routine service by most insurance companies including government plans. As a service to you, the doctor will write a prescription for glasses if needed. You may choose not to take the prescription and you will not be charged a fee.

**Insurance coverage for the Refraction:**

Most medical insurance plans, including Medicare and supplemental plans do not cover routine eye examinations and they do not consider the refraction a component of a medical exam. When the refraction is performed for the purpose of a prescription for glasses, our office will collect your refraction charge of \$50 along with any copayment or deductible due at the time of service. If requested, we will provide a form which you can submit to your vision insurance for reimbursement of the refraction fee.

**After Hours Fee**

A \$50 after hours fee may be charged if visit does not occur during normal office hours. This charge is not usually paid for by insurance companies and patient will be responsible for payment.

**FEES FOR SERVICES:**

Fees for services are available upon request. Please contact the business office for more information.

**The doctors and staff at Hollingshead Eye Center/SurgiCare Center of Idaho know that insurance issues can be confusing and at times frustrating. Please do not hesitate to ask questions. We will do our best to help you in any way possible.**

Our sincere thanks!

The Staff at Hollingshead Eye Center and SurgiCare Center of Idaho

Rev 12/10/2019 sf