

MICHIGAN CORNEA CONSULTANT'S FINANCIAL POLICY

Michigan Cornea Consultants' mission is to provide you with the highest quality subspecialty medical care possible. With this in mind we are constantly trying to control our costs while conforming to the standard fee schedules approved by most major insurance companies.

Our receptionist will attempt to verify your insurance coverage prior to your visit and determine if the services that are likely to be performed are a covered benefit.

Please note that:

1. Your medical insurance card and personal identification must be presented to the receptionist at each visit.
2. Any outstanding balances should be paid before your office visit.
3. Your insurance is a contract between you and the insurance company. While we accept the reimbursement rates of many insurance companies, we are not a party to your contract and do not determine which medically necessary services they cover and which they do not.
4. Our relationship and treatment responsibility is with/to you. We will attempt to notify you whenever we know a test or service is not covered. There will, however, be times when we cannot determine this. Whether covered or not, you are ultimately responsible for payment of the services received.
5. HMO and managed-care companies contractually prohibit us from examining and treating you without a referral from your primary physician. Please be sure to obtain a referral before your appointment.
6. We require payment in full on the date of service for co-pay and offices charges defined under your policy as your responsibility.
7. **A \$15 administrative fee** for delayed payment will be added to your balance if you choose not to pay at the time services are rendered. This \$15 fee is not billable to your insurance company; it is your personal responsibility.
8. We expect you to call us if you are not able to make it to your appointment. Your appointment is a reservation of the office's, staff's, and doctor's time and resources. **A charge of \$25** will be made for appointments that are not cancelled 24 hours beforehand.

We realize that, on occasion, temporary financial problems may affect timely payment of your account. If such problems arise, we encourage you to contact us promptly for assistance.