



Seacoast Vision Care Privacy Policy, Office Policies and Patient Financial Responsibility Disclaimer

This is provided to you so that you will understand both your responsibility as the patient, and our responsibility as the provider in regards to your insurance coverage, privacy policies, and our office policies. Some of your questions may be answered below.

Retinal Photography

This technology combines retinal photography with computerized imaging to allow instant viewing of the retina and optic nerve in greater detail. Both the doctor and the patient see the images on a computer monitor. **This method of diagnosis of abnormal conditions, which could prevent permanent vision loss.** An additional benefit of retinal imaging is that we store the picture and compare them against any future changes. Dr. Corbell recommends having these photos done once per year at your annual exam to assess any abnormalities or changes from the prior year's evaluation. **The fee for retinal photography is \$30 and is not covered by insurance.**

Contact Lens Agreement

A contact lens prescription is not the same as a glasses prescription. Contact lenses are classified as medical devices and require detailed prescribing. **The testing done to determine a contact lens prescription is not done as part of a routine eye examination.** A diagnostic fitting, as well as possible follow up evaluation, are required to determine a final contact lens prescription. **Contact lens prescriptions are only valid for one year and you must be reassessed annually.**

An evaluation fee is incurred to determine a patient's candidacy or continued candidacy to wear contact lenses. This fee is routine in all professional offices and is not covered by most insurance or vision plans and is not refundable. This evaluation provides professional judgment as to the proper lens for a patient based on their specific ocular health, measurements, and lifestyle considerations. Training is required for all first time contact lens wearers and there is an additional fee for this procedure. **The training fee is \$45 for all first time contact lens wearers and this is a one-time fee. The annual evaluation fee ranges from \$55-\$90 for soft contact lenses and depends upon the patient and the type of contact lens required. For specialty and rigid contact lens fits there is an additional fee. These fees are non-refundable and are expected to be paid at the time of the contact lens evaluation appointment.**

One follow up appointment and trials lenses are **included within a 30 day period from your initial contact lens fitting.** We will make all attempts to finalize your contact lens prescription within this time. If a finalized prescription is not able to be determined within the 30 days, an additional re-fit fee will be assessed.

Dilation

Dilation of the eye provides the most accurate investigation into your ocular health and many important aspects of your general health. A thorough internal examination of the eye is integral to an eye examination and dilation of the eye assists in this examination. Without a thorough internal examination, serious eye disease can be missed such as: diabetes, retinal detachment, or malignant tumors. All of these can lead to loss of vision, blindness, or even death. Seacoast Vision Care uses a fast-acting dilation drop that wears off within a few hours for most patients. Although your close-up vision will be affected, many of our patients have no trouble driving. New patients, diabetic patients, patients with glaucoma, and other certain diseases and conditions will be dilated as part of your annual comprehensive eye evaluation, and as directed by the doctor. We will provide disposable sunglasses for after the evaluation. If you feel you need a driver or need to make special arrangements in order to be dilated at your appointment please inform the staff so they can schedule you accordingly. **EyeMed does not pay for a dilated exam, only medical insurance may cover this.**

Refraction Fee

The part of your examination that determines your prescription is called refraction. Refraction is also done under certain circumstances for diagnostic purposes. If you have routine vision benefits such as EyeMed, your refraction is typically included within your benefits. Medical insurances that do not include routine vision benefits do not cover refraction. **The fee for refraction is \$35. This fee is due at the time of your appointment.**

Cancellation Fee

You will be responsible for a \$50 late cancellation/no-show fee if we do not receive notice within 24 hours prior to your appointment. This fee will be an out-of-pocket charge. Seacoast Vision Care reserves the right to terminate treatment after two no-shows/late cancellations.

Explanation of Insurance/Plan Coverage

Seacoast Vision Care makes every effort to be a provider on major insurance carriers for your convenience. We often see patients that have both vision and medical insurance plans. They are very different in terms of services covered. Vision coverage (such as EyeMed), is mainly designed to determine a prescription for glasses, help pay for eyeglasses or contact lenses, and to screen for eye health health. Vision plans are not designed or equipped to deal with medical conditions, diagnosis, and/or treatment plans. When a medical diagnosis is present (i.e. diabetes, hypertension, or an eye disease such as dry eyes, allergies, cataracts, and glaucoma to name a few) it is necessary to file the claim for your visit with your primary medical carrier and the co-pays for that insurance will apply, as well as any non-covered service fees.

Vision insurance does not cover medical eye problems.

Your insurance is a contract between you, your employer, and the insurance company. Our office is not part of that contract. While we may have an agreement with many of the health plans to provide services, any questions regarding coverage must be resolved by you with the insurance company before the time of your visit. Not all services are covered benefits in all contracts. Some health plans select certain services that they will not cover. We will attempt to verify your plan eligibility for services and/or materials before your appointment. Verification of eligibility is done as a courtesy only and is not a guarantee of payment. It is your responsibility to be familiar with the services your plan covers.

As a courtesy to our patients we do file the initial insurance claims for those companies for which have agreed to accept assignment. **All insurance information must be presented at the time of your visit. Please ensure you present the most up to date and accurate insurance information, or if someone under your plan (i.e. spouse, child) is coming in for care that they present the most up to date and accurate coverage. We cannot accept any changes to this information past the date of service. After that time, we can provide you with the necessary information to file the claim for your own reimbursement.**

In the event that we do not take your major medical/vision insurance, we will attempt to file an out-of-network claim for your convenience or we will provide you with an itemized receipt so that you may file with your carrier for reimbursement.

In order to provide you with the best possible care as well as helping you to receive maximum benefits under your insurance plan we request the following prior to or at your scheduled appointment. If you do not have the information below present at your appointment you may be rescheduled to avoid billing difficulties:

1. A valid, current photo ID in order to avoid insurance fraud.
2. A valid, current insurance card(s) must be presented at each visit.
3. If you do not have an insurance card for your plan please provide all necessary plan information.
4. Co-payments are due at the time of the visit. We are considered a specialty office, therefore the "specialty co-payments" will apply.
5. Deductibles are due at the time of the visit.
6. If the service is not a covered benefit, or if your health plan tells us you are not covered, payment in full for all services is due on the date of service. If your insurance subsequently makes payment, any over-payments will be refunded to you.

Minors

Seacoast Vision Care begins annual eye examinations on children beginning at age 7. On occasion children can be seen under the age of 7 on a case by case basis depending upon medical necessity. Dr. Corbell is able to see patients beginning at age 10 for neuro-optometry. We ask that a parent or guardian be present with all children under the age of 18, unless arrangements have been made for the patient to attend the appointment by themselves (i.e. high school age children) or with another person over the age of 18 (i.e. grandparent, aunt, uncle). In the event a minor comes in alone or

with another adult we ask that the parent or guardian fills out all necessary paperwork prior to the date of service or sends the paperwork with the minor. Should someone other than a parent or guardian be bringing the minor to the appointment necessary paperwork may be necessary as HIPPA guidelines dictate. **We also ask that the most up-to-date and accurate insurance information be provided on the date of service and that the parent or guardian makes arrangement for any co-payments or fees to be paid on the date-of-service. We cannot accept any changes to insurance information after the date of service. The parent/guardian will be responsible for filing any claims with their insurance provider should a change be necessary after the date of service.**

HIPPA Privacy Policy

Seacoast Vision Care may not use nor disclose necessary personal health information to another party, unless it is to permit Seacoast Vision care to perform its administrative duties, provide the patient with eye care services and products, process my vision and medical benefits claims, and communicate with me regarding vision care services provided by Seacoast Vision Care. Please be assured Seacoast Vision Care does not sell personal health information of any kind, and/or the vision services and products that the patient has received to a third party for such party's own use. **Please see Seacoast Vision Care Notice of Privacy Practices for more detailed policy information. A copy of our privacy policy can be made available to you upon request.**

Appointment Reminders/Office Communications:

We may call or write to remind you of scheduled appointments, or that it is time to make a routine appointment. We may also call or write to notify you of other treatments or services available at our office that might help you. Unless you tell us otherwise, we will mail you an appointment reminder on a post card, and/or leave you a reminder message on your home answering machine/cell phone voicemail or with someone who answers your phone if you are unavailable. If you provide us with a cell phone number or email address we are also able to deliver appointment reminders or communicate with you via text message or email as HIPPA regulations allow. Please let us know which communication method is acceptable for leaving you appointment reminders, scheduling appointments, notifying you of beneficial treatments or services at our office, or other notifications we may have for you in regards to your treatment or orders placed with our office. **At this time due to privacy regulations we are unable to use email communications to send information that is patient specific such as glasses or contact lens prescriptions.**

Please let us know if at any time you wish to discontinue communications to any of the above options.