



DR. DOUGLAS CREGER, OPTOMETRIST

FINANCIAL POLICY

In order to reduce confusion and misunderstanding between patients and the practice, we have adopted the following financial policy. If you have any questions, please discuss them with our staff.

WE DO NOT PARTICIPATE IN ALL INSURANCE PLANS. IF YOU HAVE ANY QUESTIONS OR CONCERNS, PLEASE ASK.

FINANCIAL POLICY

- * We may bill your insurance. In the event that you have no insurance, we accept VISA, Mastercard, American Express, Discover Card, checks, and cash.
- * **Payment for examinations is collected *on day of service*.** Material costs are collected in full on day ordered, or 50% day ordered and the balance on the day materials are dispensed. A 5% savings is available for payments made in full on the day of service. You may receive a statement to file with your insurance company for fee reimbursement.
- * Insurance is a method of reimbursing the patient, not a substitute for payment. A service charge will apply to accounts with an outstanding balance. A billing agency will be used for all accounts that have had no activity for 90 days, and \$15 fee will be charged to your account for the use of this billing agency.
- * We may bill third party liability insurance carriers once as a courtesy if complete information is provided at the time of service. If the balance is not paid within 60 days it is the responsibility of the patient.
- * Some insurance plans require pre-authorization for services in order to be paid. It is the patient's responsibility to verify and obtain pre-authorization prior to services being rendered.
- * Your insurance policy is a contract between you and your insurance company. As a courtesy we will file your insurance claim if you assign benefits to our facility. In other words, you agree to have your insurance company pay Dr. Creger directly. If your insurance company does not pay the practice within a reasonable period, we will have to look to you for payment. If we later receive payment from your insurance carrier, we will refund any overpayment greater than \$15.00 to you or leave the credit on your account. Please let us know your preference.