

Asheville Eye Financial Policy

Insurance and Financial Arrangements

Asheville Eye Associates (AEA) and Asheville Eye Surgery Center (AESC) participate with most insurance programs, including Medicare and Medicaid. However, it is the patient's responsibility to review his/her insurance coverage and to know if a referral, pre-certification and/or second opinion is necessary. Insurance companies may require a "pre-admission authorization" or prior approval of your need for surgery. Read your insurance policy carefully and be sure to follow your policy's guidelines. We will accept assignment of insurance benefits for plans for which we are contracted. AEA and AESC will submit to your insurance carrier, provided we have the necessary information, including copies of your insurance card(s). If your insurance carrier has not paid the balance within 60 days from the time we filed the claim, you may be required to pay the balance. We will file all non-contracted insurance claims for you as a courtesy.

Charges not covered by your insurance plan are your responsibility. Co-payments, insurance deductibles, and fees for service not covered by your insurance policy are due at the time the service is rendered. We accept cash, personal check or credit cards (VISA, Mastercard, American Express, and Discover). We also accept financing through Care Credit. Bills that receive no response after two (2) billing cycles may be forwarded into a collection process.

Credit Card on File

We are implementing a new requirement that all patients have a credit or debit card on file effective 1/22/24. As you may be aware, the current healthcare market has resulted in insurance policies shifting a significant portion of the financial responsibility to you the patient. Many of the insurance plans require deductibles and copays in amounts unknown at the time of your visit. Patients are now being required to present a credit card or debit card at the time you check in and that card information is stored electronically where we can only see the last 4 digits of the card after initial entry.

Your credit card information is kept confidential and secure and payments to your card are processed only after the claim has been filed and processed by your insurer, and the insurance portion of the claim has been paid and posted to your account.

Billing Statements

- You will receive a statement each month detailing the status of your account, even if an insurance claim has been filed.
- At any time, you may request an itemized bill of all services and items used during your time at AEA and/or AESC.

Your billing statement will include the last twelve (12) transactions which may include the following:

- Contractual Insurance Adjustment
- Insurance Payments
- Patient Payments
- Surgical Facility Fees

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The statement will include the patient's name, physician providing service, date of service, explanation of activity, charges, payments, and any contractual adjustments. Some line items may appear as duplication of charges, but in accordance with insurance guidelines charges for each service must be filed separately. If you have no medical insurance, you will be asked to pay your balance in full prior to services.

Missed Appointments

Unless cancelled at least 24 hours in advance, we reserve the right to charge for missed appointments at the rate of \$25.00 per missed appointment. This fee is not covered by your insurance plan and is your responsibility.

Interest/Charges

We reserve the right to charge interest on any unpaid balance in the amount of 1.5% per month as provided by state law. There is a \$35.00 fee assessed for all checks returned by your bank for non-sufficient funds.

AEA/AESC Surgical Patients

Pre-Authorization: It is important that you address this either at the time your surgery is scheduled or at the time of your pre-operative appointment at the doctor's office. It is ultimately the patient's responsibility to obtain pre-authorization. Our Surgery Coordinators will gladly help obtain prior approval. We will contact your insurance provider for benefits prior to your scheduled surgery and send a notification letter(s) to you detailing expected financial obligation. These letters will include an overview of the following fees:

- Charges for your scheduled surgery include the:
 - AEA Physician Fee
 - AESC Facility Fee
- Anesthesia fees will be billed directly to you from AllCare Clinical Associates, PA. The fees associated with anesthesia services are not part of the AESC Facility fee and are billed separately. As a courtesy they will file insurance claims for you. Charges not covered by your insurance plan are your responsibility.
- In addition to your Surgeon and Facility Fees you may receive additional bills from the anesthesiologist, pathologist, cardiologist or radiologist if their services are required. Any outstanding balance not covered by insurance is the patient's responsibility.

Payment Arrangements

AEA and AESC recognize that paying for health care can be challenging. If needed, we will assist you in evaluating the availability of financial assistance. Please contact our patient billing services department at (828) 258-1586, ext 4551, Monday through Friday, 8:00am to 5:00pm with any questions about paying for your surgery and/or financial arrangements, or if you have any questions regarding pre-certification or insurance coverage.

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Cosmetic Surgery

Fees for cosmetic surgery are not covered by insurance. A detailed cosmetic surgical quote for the proposed surgery will be provided to you following your initial consultation.

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