



FRANK R. BURNS M.D.
OPHTHALMOLOGIST
EYE PHYSICIAN & SURGEON

FINANCIAL POLICY

Payment is due at the time services are rendered. You may pay by check, cash, MasterCard, Visa, American Express or Discover.

We will file insurance for covered services for all plans with which we participate. If you are covered by insurance, you will need to be prepared to pay your deductible and any copayment amounts at the time of your visit. **Most private insurance companies do not pay for the refraction fee.**

Please contact your insurance carrier for your benefit information and whether or not services will be covered in our office. Please call your insurance company if there is any question concerning a referral or your benefits. If you do not have the referral in advance of your office visit, we will need to reschedule your appointment until the referral is obtained. Occasionally there are insurance plans that have one insurance company which pays on routine eye exams and another company that will pay for a medical eye exam. This can be quite confusing but understandable if we prepare in advance. We are **NOT** a participating physician for some of the routine eye care plans. Please check with us if there is a question. We are not an HMO provider.

We are a Medicare participating provider and will file your claims for you. If you have secondary policy, we will automatically submit that claim for you also. **HOWEVER, THERE IS A \$30.00 REFRACTION CHARGE THAT MEDICARE AND SECONDARY AND MOST PRIVATE PAY INSURANCE COMPANIES DO NOT PAY.** Medicare considers a refraction (a refraction is a test to determine the prescription for your glasses) as routine eye care and they will not pay this. **You will be required to pay the \$30.00 refraction fee on the day of your exam.** Medicare only covers the medical part of the exam. Also, most private insurance carriers do not pay for the refraction either.

Any balance on your account not paid by your insurance carrier within 60 days will become your responsibility and payment will be due from you. We do all we can to provide pertinent medical information on your claim, however we are unable to act as an intermediary between you and your insurance carrier. **Please contact the customer service representative of your insurance plan if you are dissatisfied with your claim denial and feel your service should be covered.**

If you have any questions concerning our financial policy, please call us at 447-7315. Our staff is always pleased to be of service to you.

Signature

Date

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