



Financial Policy

GENERAL: Patient authorizes for payment of insurance benefits to be made directly to Long Beach Retina and any assisting physicians for services rendered. Patient is financially responsible for all charges whether or not they are covered by insurance. In the event of default, patient will pay all costs of collection. Patient will authorize for Long Beach Retina to release all information necessary to secure the payment of benefits.

INSURANCE BENEFITS: If the patient is insured, a claim will be sent to the insurance company. It usually takes up to ninety days for the insurance company to pay for a patient's claim. After the insurance company pays Long Beach Retina, we will provide the patient with information about any amount owed. Patients are advised to keep in mind that their policy is an agreement between them and the insurance company. If the patient did not follow the insurance plan's terms, they may not pay for all or part of the patient's care. Long Beach Retina will bill medical insurances. The patient's insurance card and photo ID must be presented at each visit. If the patient does not provide current insurance information at every visit, the organization may miss the window of opportunity to bill you. If this happens, the patient will have to pay Long Beach Retina directly and the patient will have to collect from the insurance.

Long Beach Retina will bill secondary insurance if the organization is a participating provider for that health plan. If patients have any questions regarding Medicare secondaries they are advised to contact the secondary insurance or Medicare.

If the patient is not eligible for insurance benefits on the day services are rendered, the patient will be financially responsible for all the services performed by Long Beach Retina. If Long Beach Retina is not contracted with your insurance plan, please obtain a pre-authorization from your primary care doctor, otherwise on the day services are rendered the patient will be financially responsible for all the services performed by Long Beach Retina. If the patients' insurance requires a primary care physician (PCP) referral and services are rendered at Long Beach Retina, and our organization has not received the referral letter, patient will be held financially responsible for the services performed at/by Long Beach Retina.

BILLING: Co-Pays/Deductibles/Share-of-Cost: All co-payments/deductibles/share-of-cost are required at the time of visit; otherwise patient will receive a bill for it. We accept credit cards, cash, checks and ATM transactions. Depending on services rendered a co-pay could be added to the service. This charge is required by Medicare and other insurance health plans, therefore Long Beach Retina is required to comply.

PAYMENTS: If patient is ineligible for Medi-Cal and cannot pay for the entire bill, Long Beach Retina will work with the patient to set up monthly payment arrangements. If, after services are received, any additional payment is due, Long Beach Retina will send the patient information about any amount that is still owed. There is a 50 (fifty) dollar service charge on all returned checks. After receiving a returned check, LB retina will only accept cash, credit card or money order. If you have over \$250 of remaining balance, we will collect the whole amount before your next visit, which is a policy necessary for efficient practice operations. Collection agencies are utilized for outstanding balances for more than 90 days.

REFERRALS: The patient is responsible for decisions to pursue any referrals from Long Beach Retina to providers and services outside of your insurance or noncontracted, and the patient will be responsible for the bill. Long Beach Retina is not responsible for non-covered services or for the cost of services provided by a non-contracted provider.

SELF-PAY PATIENTS: Long Beach Retina offers a 20% discount from charges to self-pay patients that is consistent with discounts from charges provided to other payors. Self-pay quotes require payment in full on the date of service unless prior arrangements have been made.

LABS & X-RAY SERVICES: When labs and or X-rays are requested there will be a separate bill, from the provider of these services to the patient's insurance. These services are requested through the physician but the cost is generated by the outside organization.

NO SHOW/CANCELLATION APPOINTMENTS: No-shows to scheduled appointments will not lead to a monetary charge, but cancellations without 24 hour notice up to three times may lead to a monetary fine of fifty dollars and possible discharge from the organization. Consideration of patient access to services is important to the practice and the community.

Your cooperation is appreciated. A good doctor/patient relationship is based upon understanding and good communication, if you have any questions regarding financial arrangements please contact Long Beach Retina at (562) 444-8504.