



## Payment

We will submit all insurance claims for you as long as you provide all the required information. We will need your insurance information prior to scheduling your first appointment so that we may verify your benefits for services rendered. Required information includes:

1. A copy of your current insurance card.
2. An address and phone number to submit claims and verify coverage.
3. The policyholder's name, date of birth, and social security number as required by the insurance company.

Co-Payments and prior balances are expected at the time of your appointment. Cash, Check, Debit, American Express, Visa, MasterCard, and Discover payments are accepted.

## Insurance

Jahnle Eye Associates submits to all insurance carriers including all out of network providers. We request that patients bring their health plan cards with them to appointments. Authorizations and referrals are not guarantees of payment by your insurance plan.

If a referral is required by your insurance carrier, it must be provided **by the patient** at time of service. Referrals must be obtained from your Primary Care Physician. If you are not sure if your plan requires a referral, please read the back of your insurance card or call the phone number on the back of your insurance card for more information. Patients who do not get a referral at the time of service will be responsible for the full cost of the exam at the time of appointment.

Patients will receive a monthly itemized statement of all charges and payments. Any costs not covered by insurance, including deductibles, are the patient's responsibility and must be paid within 30 days of receipt. Please remember that Medicare has a deductible that changes each year, published in the Medicare handbook. We will bill Medicare and secondary insurances for this deductible and then patients are responsible for all uncovered balances. If an account is delinquent, Jahnle Eye Associates reserves the right to submit balances to a collection agency.

Jahnle Eye Associates actively participates with the following primary carriers. If you do not find your carrier listed below, please contact us.

- Medicare/Railroad Medicare
- Blue Cross and Blue Shield
- Personal Choice
- Keystone 65
- Keystone Health Plan East
- United Healthcare
- Aetna
- Amerihealth

- Cigna
- Tricare/Champus VA
- Coventry

For your routine vision appointments we accept vision insurances. It is the patient's responsibility to understand their vision plan and schedule their appointment during their eligibility period. Many vision insurances cover exams or materials every two years even though our doctors require annual visits. For glasses and contact lens purchases, please alert the staff about your insurance coverage prior to your purchase, as we cannot submit balances to your vision insurance after the purchase has been transacted.

- VSP
- Eyemed
- Davis Vision
- National Vision Administrators (NVA)
- Vision Benefits of America (VBA)
- Superior Vision
- Spectera