

Refraction Waiver

Medicare and an increasing number of commercial insurance carriers (eg. BCBS, Medcost, UHC) do not cover *refractions*. A *refraction* is the part of your exam where the doctor places a machine in front of your eyes to obtain your eyeglass prescription. Due to the high number of insurance denials, Family Eye Care of the Carolinas is changing its policy for billing refractions.

Family Eye Care of the Carolinas now offers two options:

Option One: Receive a 25% discount on the refraction charge when paid in full at check out. Cost after discount is **\$42.00**. This payment is in addition to applicable co-pays, deductibles or co-insurance. Insurance carriers will not be billed by Family Eye Care of the Carolinas.

Option Two: Family Eye Care of the Carolinas will file the refraction (\$56.00) to individual insurance carriers. If insurance denies coverage for this procedure you will be responsible for the full billable amount of **\$56.00**, in addition to any other charges applied by your insurance. Co-pays, deductibles and co-insurance payments are expected at check out.

I have read the above and elect:

- Not to file my refraction to my insurance carrier. I will pay \$42.00 and co-pay, deductible or co-insurance at check out today.
- To have Family Eye Care file refraction to my insurance carrier, understanding that, if denied, my out of pocket cost will be \$56.00.

Signature

Date

Print

Patient Name if different from above

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Estimated fee for today's visit is: _____ + _____ + _____ = _____

Balance Co-Pay Refraction Total

Payment Method:

- MasterCard
- Visa
- Discover
- Check
- Cash