



## **Insurance and billing in regards to HMO plans**

Rowe Family Eyecare does not participate with all health maintenance organizations (HMOs). In addition, an HMO will not typically pay for services without prior authorization from your insurance company. Your physician's referral alone does not necessarily constitute an authorization from your HMO.

Rowe Family Eyecare requests a deposit for all unauthorized services. Deposits are based on an estimate of the cost of services you or your physician request and are not necessarily payment in full. Your actual charges may be greater or less than the deposit. If further testing or consultations are necessary, additional deposits may be required. If actual charges are less, the balance of the deposit will be refunded.

If insurance authorization for your services can be verified with your HMO prior to services being rendered, you will not be required to make a deposit for the authorized services. However, if additional services are necessary, further authorization or deposits will be required. Further authorizations may take a week or longer, depending on the necessity of review by the HMO's medical director or review committee. We will assist by filing insurance claims as services are incurred.

Please sign to acknowledge that you have read and understand this policy. Thank you!

Patient Signature \_\_\_\_\_

Date \_\_\_\_\_