

### When You Arrive for Your Services...

Please let us know if your personal information or insurance coverage has changed since we last spoke with you.

Your insurance plan may require more than one copayment in connection with a single visit to our hospital outpatient sites.

Collection of copayments is required by your insurance plan. We collect copayments at the time of service. We do not always know what your full copayment obligation will be as we do not always know all the services you will be receiving. Additional copayments may apply. You will be billed for these at a later time.

You are also financially responsible for any deductible and/or coinsurance payments imposed by your insurer, and for any services not covered.

If you do not have insurance and are not able to pay the full amount at the time of service, we will refer you to our Financial Counselors who will work with you to establish a payment plan or to see if you are eligible for any other coverage for your condition.

### If You Need a Medically Necessary Procedure or Treatment And You Have Insurance ...

If your health plan requires pre-authorization for the hospital and the physician, we will contact the plan or your primary care physician to obtain these pre-authorizations. We may need your assistance with this process.

Since benefit and payment levels vary by plan, you should call your health plan to confirm that your service will be covered and what your out of pocket expenses will be.

If you do not have insurance you will be given a good faith estimate and access to a financial counselor if you cannot pay in full prior to receiving services.

### If You Elect To Have a Non-Medically Necessary Procedure or Treatment or You Do Not Have Insurance...

You will be given a good faith estimate and be required to pay in full prior to receiving services. You should ask to meet with a Financial Counselor if you think you will need financial assistance.

### Payment Options

Mass. Eye and Ear and Joslin accept several forms of payment for services: cash, check, money order and all major credit cards. Wire transfers are also accepted.

### You can pay your Mass. Eye and Ear bills online at:

[www.MassEyeandEar.org](http://www.MassEyeandEar.org)  
(Look for "Bill Pay")

### Important Phone Numbers

- Appointments** 617-309-2440
- Mass. Eye and Ear Bills** 617-573-3065
- Physician Bills** 617-309-5725



### Important Information About Your Bill

[www.MassEyeAndEar.org](http://www.MassEyeAndEar.org)

## To Our Patients

Thank you for selecting Massachusetts Eye and Ear and the physicians of the Beetham Eye Institute (BEI) for your eye treatment. We are committed to providing you with the best possible care. This brochure will provide you with information about our registration process and financial concerns associated with your care.

You are being treated in a hospital outpatient site. Patient financial responsibility, including copayments, may differ for services provided in this type of setting than for services provided in a physician office setting. It is important that you understand your insurance coverage for services provided in a hospital outpatient site.

Patients who are seen at this site generally receive two bills; one from the facility, Massachusetts Eye and Ear Infirmary (Mass. Eye and Ear), and one from the Joslin/BEI physician group.

The Mass. Eye and Ear bill includes charges for any diagnostic tests that you may have had as well as a facility fee that covers the costs of operating the site. The BEI bill covers the charges for your physician's professional services.

## Before Your First Appointment

We will obtain your demographic information when you schedule your appointment, along with your insurance information and method of payment.

If you have an insurance plan that has not contracted with Mass. Eye and Ear and your physician, we recommend that you find a physician in your network who can provide your care.

As in the past, if your insurance requires a referral for your appointment and the referral is not in place prior to the date of service, your appointment may need to be rescheduled. If you choose to keep this appointment without the referral in place, you may be asked to sign a payment responsibility waiver when you arrive.

If you are coming in for a service not covered by your insurance plan, you will be asked for your payment at the time of service.

If you do not have insurance and you need financial assistance please ask to speak to a Financial Counselor.

## Medicare Patients

We accept Medicare patients. If you do not have a secondary insurance, you will be expected to pay your deductible until it has been met. You will also be responsible for your co-insurance. If you have joined a Medicare Managed Care Plan (Medicare Advantage Plan), it is important for you to make certain that both Mass. Eye and Ear and your BEI physician participate in your plan's network. We do not have contracts with all Medicare Advantage plans.

## Medicaid Patients

We accept Massachusetts Medicaid patients. If you have joined a Medicaid Managed Care Plan, it is important for you to make certain that both Mass. Eye and Ear and your BEI physician participate in your plan's network. We do not have contracts with all Medicaid Managed Care Plans.

## HMO/PPO Commercial Patients

Mass. Eye and Ear and the BEI physicians have contracts with many HMO/PPO commercial plans. It is important for you to make certain that both Mass. Eye and Ear and your BEI physician participate in your plan and to confirm which services are covered. The scheduling staff will do their best to confirm participation in your plan, but they do not always have complete participation information, nor do they know the coverage that is offered by each employer or individual product. It is also your responsibility to obtain a referral if it is required under your plan.

## Worker's Compensation or Other Accident Patients

Coverage for these services must be verified prior to an appointment being made. Please have your caseworker's name and employer contact information available when you call to schedule your appointment. Bring that documentation to your appointment so that we can make a copy of it to file in your medical record.