Collection, Payment and Refund Policy

Purpose:
Associated Eye Care (AEC) is committed to providing patients with clear payment expectations, available payment options, discounts, payment plans, and financial hardship assistance while complying with applicable federal and state laws. AEC will make reasonable efforts to resolve outstanding balances through payment arrangements before collection activity is considered.

Payment Terms:
- Co-pays and charges for non-covered or non-medically necessary services are due at the time of service.
- Any remaining patient responsibility, including deductibles and coinsurance, will be billed after insurance processing. Payment in full is due within 21 days of the date of the statement.
- Patients unable to pay in full may set up extended payment plans.
    - Balances of $500 or less may be paid for over up to three (3) months.
    - Balances greater than $500 may be paid for over up to six (6) months.
    - Payments may be scheduled weekly, biweekly, or monthly, and the minimum payment allowed is $25 per month.
    - Patients are responsible for maintaining active payment arrangements and updating payment information as needed.
    - If a scheduled payment fails, AEC will make reasonable efforts to contact the patient before collection activity is considered. If the patient or guarantor does not make other payment arrangements, the balance will continue to be collected.
- If patients cannot meet payment plan guidelines, they can apply for financing through AEC's approved financing partner. Approval is subject to the lender's underwriting requirements.
- Patients who do not qualify for financing or cannot meet payment terms may request Financial Hardship Assistance. Patients are encouraged to contact the Business Office to discuss available options first.

Payment Options:
Patients may satisfy outstanding balances through the following methods: Debit Card, Cash, Health Savings Account (HSA) Card, Check or Money Order. Payments by credit card, and outside financing companies will have additional fees applied.

Uninsured Discounts:
Eligible patients who have routine eye examinations that are not covered by insurance may receive AEC's established routine self-pay rate. Payment must be made on the same day the discount is offered.

Financial Hardship Assistance
Financial Hardship Assistance is intended for patients who are unable to pay their balance through standard payment methods, financing, or payment plan programs. It is considered a last resort option and may allow extended payment plans.

Patients who do not qualify through financing payment plans can request hardship consideration. The following information must be completed on the Financial Hardship Application, and the requested supporting documentation must be attached:
- Outside financing company denial.
- Household income:
    - Last four (4) payroll statements or social security/disability amounts/veteran’s pension/retirement payments.

    - Alimony/Child support
    - Cash accounts (checking, saving, investment accounts)
    - Balances on any Health Saving Account (HSA), Health Reimbursement Account (HRA) and Flexible Spending Account (FSA).
- Household size.
- Letter detailing relevant financial circumstances.

Applications must be returned within 30 days. Approval is not guaranteed and is based on submitted documentation and established eligibility guidelines. Approved patients may qualify for extended payment arrangements, partial balance reductions, or other accommodations approved by management. Financial assistance due to Medical Hardship may not apply until a Health Savings Account (HSA), Health Reimbursement Account (HRA), Flexible Spending Account (FSA) or similar fund designated for family medical expenses has been exhausted. Payment from any established fund is due before assistance can be provided.

Billing Disputes

Patients who believe a billing error has occurred should contact the AEC Business Office. AEC will review the account, investigate verified billing or coding concerns, and may request additional information from the patient. Collection activity on the disputed amount will be suspended during the review. Patients will be notified of the outcome and any resulting account adjustments.

Collections

AEC's goal is to resolve outstanding balances directly with patients whenever possible. Before referring an account to collections, AEC will make reasonable efforts to:

- Send patient statements.
- Offer payment plan and financing options.
- Offer Financial Hardship Assistance when appropriate.
- Address billing questions or disputes.

Accounts may be referred to by a collection agency after reasonable collection efforts have been exhausted and no payment arrangement has been established or maintained by the patient or guarantor. Any collection activity conducted by AEC or its authorized collection partners will comply with all applicable federal and state laws governing medical debt collection and consumer protection. AEC will not engage in unfair, deceptive, or misleading collection practices and will honor all rights afforded to patients under applicable law, including the right to dispute a debt and request a review of billing concerns. For patients receiving care in Minnesota, collection activities will comply with applicable requirements of the Minnesota Debt Fairness Act.

Refunds

AEC will refund any overpayments within 21 days of identification of the overpayment.