

Klapper Eyelid and Facial Plastic Surgery
Stephen R. Klapper, M.D., L.L.C.

Financial Policy

It is our privilege that you have chosen Klapper Eyelid and Facial Plastic Surgery to participate in your healthcare. As a patient in our practice, it is important that you are aware of our financial policies. We encourage you to carefully read this notice in its entirety and to have any of your questions answered by our staff.

We will file a claim as promptly as possible with your insurance company provided that we have a current copy of your insurance card, driver's license, personal demographic data and necessary insurance information (see "Welcome to Our Office" form) on file. If you do not have health insurance coverage, payment is expected at the time of service unless other arrangements have been made with our billing office prior to your appointment. Our office accepts personal checks and Visa/Mastercard/Discover credit cards.

Insurance Referrals:

Some commercial insurance carriers require that your primary care physician (PCP) be involved in all aspects of your care and that you obtain a referral in writing and/or authorization number prior to seeing a specialist such as Dr. Klapper. We ask that you request such a referral directly from your PCP and bring a completed referral authorization form to your scheduled appointment.

While our office will attempt to assist you in obtaining the necessary referrals, it is the responsibility of the patient or their guardian to obtain all required authorizations prior to all office visits. Referral authorizations obtained after an office visit or surgery may not be valid. You or your guarantor is responsible for all billed charges if an authorization is not on file at the time of your office visit or surgery.

Insurance Co-payments & Annual Deductible:

If your insurance plan's benefit structure requires office visit co-payments when obtaining care from a specialist, this co-payment is expected at the time of service and will be collected when you check in for your appointment. If you fail to remit your co-payment at the time of your visit the charges for your visit will not be filed with your insurance carrier. These charges will be billed directly to you (the patient) for payment. If your benefit structure includes an annual deductible you may be required to pay all or part of your deductible at the time services are rendered particularly at the beginning of a new calendar year.

Medicare

Dr. Klapper is a participating provider for Medicare. Charges for services rendered to Medicare patients will be filed with the Centers for Medicare and Medicaid Services (CMS). Medicare patients are responsible for payment of their applicable annual deductible, 20% co-insurance, and charges for any non-covered service(s).

Certain surgical procedures (such as ptosis and blepharoplasty) that you, your referring doctor, or Dr. Klapper feel are functional and medically necessary may, in some cases be considered non-covered services (i.e. cosmetic). Prepayment for these surgical services may be required. Prior to these procedures, you may be asked to sign an Advanced Beneficiary Notice (ABN) indicating your financial responsibility to Dr. Klapper in the event a claim filed with Medicare is denied due to not satisfying established criteria of medical necessity.

If, prior to surgery, Dr. Klapper determines that your condition does not meet established criteria of medical necessity then services you require for that specific condition will not be billed to Medicare. Such services will be considered cosmetic and require full prepayment (see Cosmetic Services).

