



Patient Financial Policy

Thank you for choosing The Ear, Nose, Throat and Plastic Surgery Associates. We are committed to the success of your medical treatment and care. Please understand that payment of your bill is part of this treatment and care.

For your convenience, we have answered a variety of commonly asked financial policy questions below. If you need further information about any of these policies, please ask to speak with a Billing Specialist.

How May I Pay?

Payment is expected at the time of service. We accept payment by cash, money orders, cashier's checks, personal checks, Discover, American Express, MasterCard or VISA charge cards or MasterCard or VISA debit cards. There will be a \$25 charge for all checks returned for non-sufficient funds.

Do I Need a Referral?

If you have a Health Maintenance Organization (HMO) plan with which we are contracted, you will need an authorization number from your primary care physician. Certain Point of Service (POS) plans also need an authorization for you to get your maximum benefit. If we have not received the authorization number prior to your arrival at the office, we have a telephone available for you to call your primary care physician to attempt to obtain it.

We are required by HMO's and certain POS plans to have this number prior to providing services to you.

If you are unable to obtain the referral, you will be re-scheduled for your visit.

Surgery

If our physician recommends surgery, we will obtain your insurance information at the time that you check out and you should contact our surgery scheduler within the next few days. She will be able to answer specific questions about the surgery scheduling process, discuss the paperwork and tests involved and complete all pre-certifications and/or authorizations as required by your insurance.

The surgery scheduler may request a pre-surgical deposit, the amount of which depends on your coverage and deductible amount. A cost estimate that shows your financial responsibility, based on the benefit levels and coverage of your insurance plan, will be explained by the surgery scheduler.

Deductibles

Since everyone's insurance policy is different, you are responsible for knowing the details of your individual insurance policy. Please be especially aware if your policy has a deductible amount and what services get applied to that deductible. Some plans consider some of the routine diagnostic procedures we do in our office including the use of scopes, audiograms, etc., as either surgical procedures or diagnostic procedures that would apply to your deductible. In this case, as required by your policy, you would be responsible to pay the charges applied to your deductible.

Patient Responsibility

All patients are responsible for knowing the requirements of their insurance plans, including which labs and radiology facilities they may use, what services are covered, deductible amounts, etc. Our staff will assist our patients, **but we cannot be responsible** for knowing or interpreting the benefits of each individual policy. **The lab will send a separate bill to patients for any labwork sent out from our office.**

What If My Child Needs to See the Physician?

A parent or legal guardian must accompany patients who are minors (patients less than 18 years of age) on all of the patient's visits. The accompanying adult is responsible for payment of the account, according to the policy outlined on these pages.