



# Financial Policy

Please read this Financial Agreement, ask us any questions you may have, and sign in the space provided. A copy will be provided to you upon request.

**Financial Agreement:** I understand my insurance is a contract between myself and my insurance company and it is my responsibility to determine if providers are in network with my insurance. The ENT & Allergy Centers of Texas (ENTTX) will bill my insurance as a courtesy to me. I understand that I am responsible for deductibles, copays, noncovered services, coinsurance and items considered “not medically necessary” by my insurance company. I agree to pay copayments, coinsurances and/or deductibles at the time of service. ENTTX may verify my benefits; however, the final determination will be made by my insurance company at the time of payment. Therefore, any estimate for services will be considered an estimate only and any payment will be considered a partial payment only, until such time as the insurance company processes my claim and determines the final out-of-pocket balance that I will owe. The patient/guarantor is ultimately responsible for any balance on their account.

**Insurance:** We participate in most insurance plans, including Medicare. If the patient is not insured by a plan we are contracted with, payment in full is expected at each visit. If insured by a plan we contract with but don't have an up-to-date insurance card, payment in full for each visit is required until we can verify active coverage. Knowing your insurance benefits is your responsibility. Please contact your insurance company with any questions you may have regarding your coverage.

**Non-covered services:** Please be aware that some – and perhaps all – of the services you receive may be noncovered or not considered reasonable or necessary by Medicare or other insurers. We will collect payment for these services in full at the time of the visit.

**Proof of insurance:** All patients must complete our patient information form before seeing the doctor. We must obtain a copy of your driver's license (or other government issued identification) and current valid insurance to provide proof of insurance and identity. If you fail to provide us with the correct insurance information in a timely manner, you may be responsible for the balance of a claim.

**Claims submission.** We will submit your claims and assist you in any way we reasonably can to help get your claims paid. Your insurance company may need you to supply certain information directly and it is your responsibility to comply with their request. Please be aware that the balance of your claim is your responsibility whether your insurance company pays your claim or denies coverage. Your insurance benefit is a contract between you and your insurance company; we are not party to that contract.

**Coverage changes.** If your insurance changes, please notify us before your next visit so we can make the appropriate changes to help you receive your maximum benefits. If your insurance company does not pay your claim in 45 days, the balance will automatically be billed to you.

**Forms Fee:** Please allow 7 - 10 business days to complete all forms that require a physician signature and medical review (FMLA, Short-term Disability (STD), or any other leave of absence forms). The physician must review the form, your medical record and complete the form. A fee of \$25 for each form is charged and must be paid prior to the completion of the form. There is no exception to this rule. Medical Record requests are processed by our billing office staff and fees for the release will be addressed at the time the request is received.

**No Show/Cancellation/Multiple Reschedule Fees:** We are committed to making your appointments at the earliest convenience; therefore, we require a phone call if you are unable to keep your scheduled appointment. As a specialist, there are certain appointment types that if cancelled less than a set number of days, cannot be rebooked due to the requirements for that appointment type. Multiple missed appointments may result in our request that you find another specialist. Following are the fees that will be charged for missed appointments:

Office Visit – Cancelled with less than a 24 hour notice	\$ 50
In-Office Procedure cancelled or rescheduled within 5 days of the time	\$350
Outpatient Surgery cancelled or rescheduled within 5 days of the time	\$350
Allergy Testing cancelled or rescheduled within 5 days of the time	\$150

**Nonpayment.** If your account is over 45 days past due, you will receive a letter stating that you have 10 days to pay your account in full. Partial payments will not be accepted unless we have agreed to this arrangement. Please be aware that if a balance remains unpaid, we may refer your account to a collection agency and you, and your immediate family members may be discharged from this practice. If this is to occur, you will be notified by regular and certified mail that you have 30 days to find alternative medical care. During that 30-day period, our physician will only be able to treat you on an emergency basis.

**Collection Fees and Returned Payments:** If you fail to pay on time and we refer your account(s) to a third party for collection, a collection fee will be assessed and will be due at the time of the referral to the third party. The fee will be calculated at the maximum percentage permitted by applicable law, not to exceed 25 percent. I understand that if paying by check and it is returned by the bank or by credit card and a dispute is initiated by the cardholder, a processing fee of \$30 will be assessed.

**Collection Efforts:** I agree to allow ENTTX and anyone who collects or communicates on ENTTX behalf to contact me about my account status, including past due or current charges, using prerecorded calls, text messages, email and calls or messages using live, artificial, or prerecorded voices delivered by an automatic telephone dialing system or any other computer-aided technologies to any landline phone, wireless phone number, other contact number or email address I have provided or that I obtain in the future. I further agree that ENTTX will treat any email address and phone numbers I provide as my private email or phone number that is not accessible by unauthorized third parties. Unless I notify ENTTX that my wireless service is based in a different time zone, calls will be made to my cellular device during permitted calling hours based upon the time zone affiliated with the mobile telephone number I provide.



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**Surgery Deposit:** If surgery is scheduled, you will be required to pay the estimated surgeon fee no less than 48 hours prior to the surgery date. The estimated deductible and/or co-insurance is a partial payment until such time as the insurance company processes your claim and determines the full amount of patient responsibility. If the procedure includes Nasal/Sinus surgery, insurance typically assigns a “no post op period” to the procedure therefore any post-op visits may be applied to patient responsibility.

**Referrals:** If your medical insurance plan requires a referral for specialist services, you will need the referral from your Primary Care Physician prior to seeing our Specialist. If the referral is generated from the insurance company, you must contact your Primary Care Physician and assure they contact your insurance to complete this requirement. As a Specialist, our staff cannot generate a referral on your behalf. If your referral is not received prior to your appointment, you will need to reschedule or you will be registered as self-pay and will be responsible for all charges. It is the responsibility of the patient to know if a referral is required by their plan and to assure one is approved prior to being seen.

**Procedures:** Please be aware that when a patient requires a visit to a specialist, there are diagnostic procedure required for appropriate care than cannot be done by a Primary Care Physician. These procedures may be done during the normal course of the exam by the specialist. Although necessary as part of routine exams, insurance companies often categorize these as surgical procedures and apply benefits as such. Some of the procedures that may be performed in this practice during your visit include:

Nasal Hemorrhage Control (nosebleed)	Hearing Test – Tympanometry	Interpretation of Sleep Study
Nasal Endoscopy (scope in your nose)	Hearing Text – Comprehensive	Tympanostomy/Myringotomy
Laryngoscopy (scope in nose to throat)	Binocular Microscopy (microscope view in ears)	Ordering of CPAP/BIPAP Supplies
Cerumen Removal (ear wax)	Hearing Test – Visual Reinforcement/Pediatrics	Canalith Repositioning Procedure
Foreign Body Removal	Nasopharyngoscopy with Endoscope	

Depending on your insurance policy provisions, these procedures and others may fall under a separate benefit other than your office co-pay, such as deductible or co-insurance. Your physician is not aware of what additional costs may be incurred and will not review this with you. If you have any concerns regarding the cost of any procedure, you should ask the physician not to proceed until you have had the opportunity to discuss the cost with our billing staff. This discussion must be done before the procedure is performed and then you will be able to make an informed decision to continue or not allow the procedure to be performed.

**Release of Information:** I hereby allow ENTXX to furnish any information pertaining to my medical treatment to my insurance carrier, attorney, or other providers of service as necessary to obtain payment of services and provide additional care.

**Consent for Treatment:** I hereby authorize ENTXX to examine, treat and perform diagnostic tests and office procedures that the provider deems necessary. If a medical procedure/surgery is required, you will be provided an informed consent. I authorize ENTXX to access my online prescription information.

**Disclosure:** During the course of your physician/patient relationship with The ENT and Allergy Centers of Texas, the practice may refer you to a facility where one or more physicians may have an investment interest and therefore may receive directly or indirectly remuneration as a result of such referral. You have the right to choose your health care provider and have options of obtaining health care at a facility of your choice. If you have any questions about this disclosure, please do not hesitate to ask one of the physicians listed.

**Privacy Practices:** ENTXX is required by law to maintain the privacy of a patient’s protected health information. In addition, we are required by law to provide individuals with this notice of our legal duties and privacy practices with respect to protected health information. You must list any restrictions on the release of your protected health information below. Video or audio recording is strictly prohibited.

**Assignment of Benefits & Guarantee of Payment:** If insurance is filed on my behalf for charges associated with care provided by ENTXX, I assign to the provider all payments from 1st party, 3rd party, medical, accident or any other insurance coverage responsible for payment. ENTXX may use and disclose my healthcare information to an insurance company, 1st party, 3rd party or accident insurance payor for the purposes of payment if a claim is filed on my behalf. I acknowledge that if ENTXX submits a claim to my insurance carrier, it is done so as a courtesy and that I am ultimately responsible for all charges incurred, unless both parties mutually agree otherwise. I agree that I will pay my estimated out of pocket based on the best available information of my current policy and understand this is only an estimate. While ENTXX makes every effort to verify my correct insurance information, I understand ENTXX cannot guarantee the accuracy of my bill until it has been fully processed by my insurance carrier. If insurance is filed on my behalf to a plan that is later discovered to be a limited benefit plan or one that restricts the provider’s ability to collect from other sources, I understand and agree that the acceptance of that coverage will be rescinded, and the balance will be pursued from the other source. I hereby appoint, ENTXX and any agent acting on its behalf, as my authorized representative to pursue any claims, penalties and administrative and/or legal remedies including appeals to my insurance company, on my behalf for collection against any responsible payer of all benefits due me for the payment of charges associated with my treatment. If I am registering as a self-pay patient, I understand that insurance will not be filed on my behalf, and I agree to pay for all services rendered in full at the time of the visit. I attest that the information provided to ENTXX and written herein is true and accurate.

I have read and understand this payment policy and agree to abide by its guidelines. My signature below indicates that I have reviewed a copy of the ENTXX Notice of Privacy Practices, and I have indicated any restrictions on my protected health information below. Scanned signatures suffice as originals.

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Signature of Patient or Responsible Party (if patient is under 18 years of age)

Date

If signature is not the patient, please indicate your relationship to the patient: \_\_\_\_\_