

## FINANCIAL POLICY

### **Payment Policy**

Payment: Payment is expected at the time of service. If your deductible has not been met, you have a co-pay, co-insurance percentage and deductible that is your responsibility. We will verify your insurance benefits prior to your appointment so deductible, co-insurance or co-pay amounts can be known at the time of your service.

Possible services which often are performed at Walnut Hill ENT during the visit include: nasal endoscopy, laryngoscopy, CT scan, cerumen removal (ear wax), foreign body removal, nasal hemorrhage control (nose bleeds), binocular microscopy, audiogram, tympanometry, and biopsy. Insurance companies often categorize diagnostic services as “surgery procedures”. Depending on your insurance policy, these procedures may fall under your co-insurance or deductibles, and not under the office co-pay. Therefore, any quote for services will be an estimate only, until the claim is processed through insurance.

Even though insurance will be filed, you are responsible for any balance after insurance processes your claim. All claims may take up to 30 days to process with insurance payers. If you have no insurance, or are receiving a non-covered service, payment is expected at the time of service.

Payment Options: We accept Visa, Mastercard, Discovery, AMEX, Apple pay, Samsung pay, HSA, FSA, Cash and financing options through Care Credit.

Secondary Insurance: The Texas Department of Insurance requires the patient to provide secondary insurance coverage to the provider if applicable. Patient agrees to provide such information. Patient agrees to immediately notify provider of any future additions, changes or deletions in primary or secondary coverage.

HMO Referrals: If your insurance plan requires a referral authorization from a primary care physician, it is your responsibility to obtain approve authorization prior to your initial visit. If you fail to obtain referral authorization your visit will need to be rescheduled to another business day.

Medicare: Walnut Hill ENT PLLC provider is participating with the Medicare Program. Medicare has a patient deductible, and 20% co-insurance after deductible. If you have supplemental insurance, please provide us with a copy of your insurance card and we will gladly file the Medicare claim to the secondary insurance. Medicare secondary carriers do not cover some procedures and supplies. Please make certain you understand which aspects of your treatment are covered before proceeding. In this rare case, you may be asked to sign a waiver form, which states that you understand that you will be responsible for these charges.

Medicaid: We do not accept Medicaid or Community Health Plans.

## **Office Fees**

No Shows, Cancel Surgeries or procedures Fees: If you are unable to keep an appointment, we ask that you kindly provide us with a least 48 hours notice. This courtesy, on your part, will make it possible to give your appointment to another patient. There will be a \$50.00 “No Show Fee” for missed, uncanceled office appointments and a \$150 cancellation fee for surgery or in-office procedures, if you fail to cancel or reschedule your appointment within a 48-hour time frame.

Check Return: There will be a \$25.00 charge for returned checks. If not paid within 30 days, Walnut Hill ENT office will attempt to call to collect balanced, if unable to collect payment will have to submit the past due balanced to a collection agency.

Collection Agency: Please be aware that Walnut Hill ENT utilizes a collection agency for unpaid account balances. If your account is transferred to a collection agency, any and all fees assessed by the agency will be added to the account.

Surgery: All copays, co-insurance, deductibles and cash payment for any Surgery or procedure are due 1 week prior to your surgery. A price estimate form will be given ahead of time to let you know the cost of the surgery or procedure. Office will call to collect payment over the phone or through the patient portal.

Form Fee: Forms such as (short-term disability (STD), FMLA) must be submitted to Walnut Hill ENT at least 5 business days prior to procedure/surgeries. A \$25 fee must be paid prior to the form(s) being completed.

Surgery and In Office Procedures: Your insurance carrier will be contacted to verify benefits and eligibility for the surgeon prior to your scheduled in office procedure or surgery. Your insurance may require a prior authorization prior to your surgery or procedure and our office will take care of that for you. We give the best estimate possible based upon the pre-surgery plan and what the insurance representative tells us. There is no way to have an exact amount until the surgery or procedure is completed and the claim is filed and processed. We cannot give the cost for the facility, anesthesiologist, or for any pathology if needed. The charges are billed separately and have to be determined by each group. You, the patient (or the patient’s guarantor), are ultimately responsible for all charges associated with your care regardless of insurance coverage. If the surgeon performs additional procedures, the cost is more than we originally estimated, or the insurance does not pay the claim when it is processed, you will be responsible for the charges. Without exception, all surgical fees and balances must be paid in full a week before surgery or at your pre-operative appointment if one is scheduled. If payment is not made, your surgery may be cancelled. Payments can be

made over the phone for your convenience. We also accept Care Credit for charges of \$500.00 or higher.

Statements: We will send a statement to the address you provide notifying you of any balances you may owe after processing the claim. You may pay your balance through the patient portal or call the office to make a payment at 214-647-1836. If you have any questions about the balance, it is your responsibility to contact our business office within 30 days of receipt of the initial statement.

**Failure to keep your account balance current may require us to cancel or reschedule your appointment.**