

## **Financial Policy of Southwest Ohio ENT Specialists, Inc.**

The physicians and staff of Southwest Ohio ENT Specialists Inc. are committed to providing you with the best possible medical care. In order to achieve these goals, we need your assistance and your understanding of our payment policy.

Payment for services at the office are due at the time the actual services are rendered. We accept cash, checks, MasterCard, Visa, and discover. To facilitate your reimbursement, we will be happy to help process your insurance claims by filing with your primary and secondary insurance companies. In order to work with your insurance carrier, we must have complete information and a signature on file; thus, your patience in filling out the registration form is greatly appreciated. We accept assignment for all Medicare patients, however, you will be responsible for the deductible and 20% of the Medicare-approved amount.

Return checks and balances over 90 days old may be subject to additional collection fees and interest charges of 1.5% per month (18% per year). Charges may also be made for broken appointments of those what was not canceled within 24 hours advance notice.

You must realize however:

1. Your insurance is a contract between you, your employer, and the insurance company. We are not a party to that contract. We cannot be expected to know every condition and requirement for your carrier.
2. Our fees are generally considered to fall within the acceptable range by most companies and therefore cover up to the maximum allowable amount determined by each carrier. This applies to companies using U.C.R. (Usual and Customary Rates) for this region. This does not apply to companies who reimburse based on an arbitrary "schedule" of fees, which bear no resemblance to the current standard and cost of care in this area.
3. You and/or your employer pay substantial premiums for your healthcare coverage. By law, they are required to process claims within 30 days after receipt. Help us and your self by calling your insurance company when claims are not processed timely. Be sure you receive the service you pay for.

We must emphasize that as medical providers, our relationship is with you, not your insurance company. While the filing of claims is a courtesy that we extend to our patients, all charges remain your responsibility from the date services are rendered. We encourage you to contact us promptly for assistance in the management of your account at 937-496-2620, extension 2.