

How much will I owe after my surgery?

The verdict is in, the cause of your pain or discomfort can be helped with surgery. But if you're like most people, you're wondering what kind of medical bills you'll be facing when it is done.

We'll be honest. We can't tell you what your final bill will be.

There are too many variables that impact out-of-pocket costs, including your own insurance terms, unforeseen developments during surgery, and kind of post op care you may need. So the most important thing you can do is get familiar with the terms of your health insurance coverage.

What we **can** provide is help understanding some basics about your responsibilities, Southwest Ohio ENT's policies, and your payment options.

INSURANCE COVERAGE

SOENTS does not know all the terms of your specific insurance policy. This agreement is between you and your insurance company.

It is your responsibility to confirm your deductible and co-pay requirements, and In-Network versus Out-of-Network coverage, including the portion of expenses insurance does not cover and for which you will be personally responsible. Typically these are 10, 20, or even 30% of charges after the deductible has been met.

SOENTS has contracted with a number of insurance carriers to be an In-Network participant. We will accept all health insurance plans, even if we are not considered an In-Network participant. However, the patient's portion of responsibility is usually less for services by In-Network participants and your coverage should be considered when selecting a healthcare provider.

As a reminder, it is very important you verify your insurance coverage with your plan provider for the most current In-Network participants prior to scheduling an appointment. Participants can change from In- or Out-of-Network from year to year.

HOW TO FIND OUT WHAT YOU MAY OWE

Your surgery costs are comprised of the below items:

- 1) Your surgeon's fee for your scheduled procedure
- 2) The hospital/facility fee
- 3) The anesthesiologist fee
- 4) Possible lab work charges

It is best to obtain the specific procedure codes that go along with your surgery and call your insurance to see what they cover. Then call the hospital/facility to find what their possible fees are (# 2, 3, 4).

The only item SOENTS can give you an estimated cost would be the fee the surgeon charges for a particular procedure (#1). **You can reach our billing office at 937-496-2620 ext 2**

Scheduled Procedure Code(s):
