

Financial Policy *Updated 2025*

At Ear, Nose & Throat Associates, P.C., our mission is to provide exceptional care while maintaining transparency about the financial responsibilities associated with medical services. To help keep costs low and minimize administrative expenses, we ask that all patients review and adhere to the following financial policy.

Payment at Time of Service

- Payment is due at each visit, including copays, coinsurance, unmet deductibles and any prior balances.
- If payment cannot be made at check-in, your appointment may need to be rescheduled.

Insurance Coverage

- Please present your **current insurance card** and **photo ID** at each visit. We will file claims for insurance plans we contract with. Patients with no insurance or a non-contracted insurance plan must pay a deposit at the time of service, which will apply to their balance. After the visit is completed, they will be responsible for the remaining balance and for filing their own claim for reimbursement.
- Patients are ultimately responsible for all charges not covered by insurance.

Procedures and Surgeries

- A deposit based on the estimated patient responsibility is required for any in-office, hospital or ASC procedures.
- Patients must settle any **outstanding balances** before surgery scheduling can proceed.

Payment Options

- We accept cash, checks, credit/debit cards and HSA/FSA cards.
- We offer secure Card-on-File and Auto Pay options for convenient balance payments.
- Balances are due within **30 days** of the statement date. Balances older than **60 days** may be referred to collections, and continued care may be suspended until the account is resolved.

No-Show and Late Cancellation Policy

- Appointments not canceled at least **24 hours in advance** may be subject to a **no-show fee**.
- A surgery cancellation fee may apply for surgeries canceled **less than five business days before** the scheduled date unless the cancellation is due to an emergency or medical reason.

Financial Assistance

- We understand that medical expenses can be unexpected. If you are experiencing financial hardship and need to make alternate payment arrangements, please get in touch with our billing department **before your appointment or procedure** to discuss available payment arrangements or financial assistance options.