

# Catalina Ear, Nose & Throat Patient Payment Policy

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*Thank you for choosing our practice! We are committed to the success of your medical treatment and care. Please understand that payment of your bill is part of this treatment and care.*

*For your convenience, we have answered a variety of commonly-asked financial policy questions below. If you need further information about any of these policies, please ask to speak with a Billing Specialist or the Practice Manager.*

## **How May I Pay?**

We accept payment by cash, check, Visa, MasterCard and CareCredit.

## **Do I Need A Referral?**

If you have an HMO or AHCCCS plan with which we are contracted, you need a referral authorization from your primary care physician. This can be faxed to our office prior to your appointment or you may carry it in with you. If it is to be faxed please verify with our staff *prior* to your arrival that we have received it. If we have not received an authorization prior to your arrival at the office, we have a telephone available for you to call your primary care physician to obtain it. *If you are unable to obtain the referral at that time, you will be rescheduled.*

## **Surgery**

If your physician recommends surgery, you will be escorted to the Surgery Coordinator. She will give you written instructions that answer specific questions about the surgery scheduling process, she will also discuss the paperwork and tests involved, and complete all pre-certification/authorization if your insurance company requires it.

A Billing Specialist will contact you to request a pre-surgical deposit, the amount of which depends on your coverage and deductible amount. A cost estimate which shows your financial responsibility, based on the benefit levels and coverage of your insurance plan, can be explained by the Billing Specialist or Surgery Coordinator.

## **What if My Child Needs to See the Physician?**

A parent or legal guardian must accompany patients who are minors (children under the age of 18) on the patient's visit. This accompanying adult is responsible for payment of the account, according to the policy outlined above.

## **Which Plans Do You Contract With?**

Our physicians are contracted with most major managed care and AHCCCS plans in Tucson and Pima county including but not limited to Blue Cross Blue Shield, HealthNet, Benesight, United Healthcare, Cigna and PacifiCare; AHCCCS plans include APIPA, Health Choice, Mercy Care, Pima Health System and University Family Care. If you have a question regarding your insurance plan please ask our staff or call your insurance company.

## **What Is My Financial Responsibility for Services?**

Your financial responsibility depends on a variety of factors, explained on the backside of this page.

## Office Visits and Office Services

If You Have...	You Are Responsible For...	Our Staff Will...
<p><b>Commercial Insurance</b> Also known as indemnity, "regular" insurance, or "80%/20% coverage."</p>	<p>Payment of the patient responsibility for all office visits, procedures, injections, and other charges at the time of office visit.</p>	<p>Call your insurance company ahead of time to determine deductibles and coinsurance.</p> <p>File an insurance claim as a courtesy to you.</p>
<p><b>HMO, PPO &amp; AHCCCS plans with which we have a contract</b></p>	<p><u>If the services you receive are covered by the plan:</u> All applicable copays and deductibles are requested at the time of the office visit.</p> <p><u>If the services you receive are not covered by the plan:</u> Payment in full is requested at the time of the visit.</p>	<p>Call your insurance company ahead of time to determine copays, deductibles, and non-covered services for you.</p> <p>File an insurance claim on your behalf.</p>
<p><b>HMO with which we are <u>not contracted.</u></b></p>	<p>Payment in full for office visits, procedures, injections, and other charges at the time of office visit.</p>	<p>Provide the necessary information for you to complete and file your claim directly with the insurance company.</p>
<p><b>Point of Service Plan or Out Of Network PPO</b></p>	<p>Payment of the patient responsibility—deductible, copay, non-covered services—at the time of the visit.</p>	<p>Call your insurance company ahead of time to determine out of network benefits, copays, deductibles, and non-covered services.</p> <p>File an insurance claim on your behalf.</p>
<p><b>Medicare</b></p>	<p>If you have Regular Medicare, and have not met your \$110 deductible, we ask that it be paid at the time of service.</p> <p>Any services not covered by Medicare are requested at the time of the visit.</p> <p><u>If you have Regular Medicare as primary, and also have secondary insurance or Medigap:</u> No payment is necessary at the time of the visit.</p> <p><u>If you have Regular Medicare as primary, but no secondary insurance:</u> Payment of your 20% copay is requested at the time of the visit.</p>	<p>File the claim on your behalf, as well as any claims to your secondary insurance if the correction information is provided.</p>
<p><b>Medicare HMO</b></p>	<p>All applicable copays and deductibles at the time of the office visit.</p>	<p>File the claim on your behalf, as well as any claims to your secondary insurance.</p>
<p><b>Worker's Compensation</b></p>	<p><u>If we have verified the claim with your carrier</u> No payment is necessary at the time of the visit.</p> <p><u>If we are not able to verify your claim</u> Payment in full is requested at the time of the visit.</p>	<p>Call your carrier ahead of time to verify the accident date, claim number, primary care physician, employer information, and referral procedures.</p>
<p><b>Worker's Compensation (Out of State)</b></p>	<p>Payment in full is requested at the time of the visit.</p>	<p>Provide you a receipt so you can file the claim with your carrier.</p>
<p><b>Occupational Injury</b></p>	<p>Payment in full is requested at the time of the visit.</p>	<p>Provide you a receipt so you can file the claim with your carrier.</p>
<p><b>No Insurance</b></p>	<p>Payment in full at the time of the visit.</p>	<p>Work with you to settle your account. Please ask to speak with our staff if you need assistance.</p>