

Patient Surgery Financial Responsibilities Policy

Pinon Hills Ear, Nose, Throat, and Allergy is committed to providing you with the best possible surgical care. Your clear understanding of our surgery financial responsibility policy is considered very important.

Patients with contracted insurance plans:

The most common misconception concerning insurance is that your policy will cover the total cost of surgical fees charged. Insurance is designed to reduce your out-of-pocket cost but usually will not eliminate it entirely. Upon verification of insurance eligibility and benefits, we will give you an estimate of fees due. It is our office policy to collect all deductibles, copays, or co-insurance amounts in full before the surgery date. Please feel free to contact your insurance company to obtain your surgery benefits so that you are better prepared if fees are owed. **Payment is due in full in our office by 4:00 p.m. the day before surgery.** If you are unable to pay in full, your surgery will be cancelled or rescheduled.

It is your responsibility to have your information correct with your insurance company as well as with our office; not having correct information could result in having your surgery cancelled or rescheduled until all information is correct.

**** PLEASE NOTE:** Our office collects the physician fees only; facility, anesthesiology, pathology, and other fees are billed separately from our office.

Patients with Medicaid/Centennial insurance plans:

If the patient is eligible and eligibility is verified, the patient is covered for the surgery at the time of service. It is your responsibility to have your information correct with your insurance company as well as with our office; not having correct information could result in having your surgery cancelled or rescheduled until all information is correct.

Patients with Medicare only/Medicare with secondary insurance:

We submit all Medicare claims, and we will submit claims to your secondary insurance as well. If you have Medicare only, we will collect all deductibles as well as co-insurance in full the day before surgery.

Patients without insurance/self-pay and non-contracted insurance:

Patients without insurance or with non-contracted insurance plans are considered self-pay and will be expected to pay all fees in full by the day before the surgery date.

To facilitate payment, Pinon Hills Ear, Nose, Throat, and Allergy accepts cash, personal checks, Visa, MasterCard, and Discover credit cards.

If you have any questions or concerns regarding the above information, please feel free to contact our office at (505) 327-4429 ext. 106 during our normal business hours.