

Independence Ear, Nose & Throat is committed to providing our patients with the best possible medical care while minimizing administrative costs. We have outlined our Financial Policy regarding Office Visits below to avoid any misunderstanding concerning payment for professional medical services, and to clearly outline your financial responsibilities as our patient, and how our practice will help you.

As a patient of Independence Ear, Nose & Throat ...

It is the patient's responsibility to provide a current address, telephone number, email address, and insurance information at EACH visit.

It is the patient's responsibility to provide our practice with current insurance information. Please bring your insurance card to each visit. In the event we are not provided with current or accurate information, and submitted claims are denied, the patient remains financially responsible for all charges.

It is the patient's responsibility to complete all necessary insurance information, including any special forms, prior to leaving the office.

It is the patient's responsibility to pay any coinsurance, copayment, or any portion of the charges (as specified by your insurance plan) at the time of visit. It is also the patient's responsibility to pay for any medical services not covered by your insurance plan, which often happens if a deductible is not yet satisfied. Payment in full is due at the time of the visit.

This practice may deny service for failure by a patient to pay for their responsibility for charges (coinsurances, co-pay, deductible) and /or an outstanding balance at the time of service.

The patient is ultimately responsible for payment of charges for services received from this practice including those covered by their insurance. As a convenience, this practice will submit claims for reimbursement with insurance providers; however, all payment responsibility is ultimately the patient's.

Please note: Some medical services performed in-office are billed separately from office visits. The policies related to these procedures are discussed in the Notice of In-Office Procedure Billing Policy.

For patients who do not have insurance, it is the patient's responsibility to pay for all professional medical services at the time of service, unless prior arrangements have been made with us.

It is the patient's responsibility to ensure that any required authorizations / referrals for treatment are provided to our office prior to your visit. Visits should be rescheduled until authorization is received. Otherwise, the patient may be financially responsible for all charges due to lack of authorization or referral.

Our practice provides for payment by cash, check, credit or debit card.

Our Billing Manager will be glad to help patients with any insurance questions relating to how a claim was filed, or regarding any additional information your insurance company might need to process your claim. Please keep in mind that some specific coverage issues can only be addressed by the insurance company member services department, and their telephone number is printed on your insurance card.