



OMAHA EAR NOSE & THROAT CLINIC FINANCIAL AGREEMENT FOR SURGERIES AND PROCEDURES

It is the policy of the Omaha Ear Nose & Throat Clinic (OENT) that patients who are responsible for some portion of their bill receive financial information regarding all non-emergent surgeries and procedures prior to the surgery or procedure. This policy is established to (1) Keep patients informed to the best of the Practice's ability, and (2) Expedite payment of patients' portions for services rendered.

Today's date: _____ Date of surgery/procedure: _____

Patient's name: _____ Patient's account #: _____

Guarantor's Name (if applicable) _____

Insurance Plan: _____ Policy#: _____

Description of surgery/procedure, including CPT code(s) and ICD-9 code(s): _____

Surgical Facility: _____

Estimated total cost of surgery/procedure: _____
(OENT office only)

Additional surgical procedure fees may apply please call the following to obtain pricing information prior to surgical procedure:

For Facility and anesthesia charges, please call:

- Lakeside Ambulatory Surgical Center (402) 403-1950
- Heartland Anesthesia (402) 978-5188
- Children's Hospital (402) 955-4039
- Midwest Surgical Hospital (402) 399-1900

Additional Information:

This notice gives our opinion, not an official decision by your insurance company. If you have other questions about this notice or Account billing, call our billing department at (402) 758-5330.

Patient/Guarantor Signature: _____ Date: _____

OENT representative Signature: _____ Date: _____

Financial Policy:

The following guidelines are to be followed during the billing and collection process:

Insurance:

OENT participates in most insurance plans. OENT will bill the patient's insurance company as a courtesy. Insurance claims will be filed daily by our billing vendor. The patient's insurance company may request patients to supply certain information directly, that is the responsibility of the patient to comply with their request. The patient is directly responsible for the balance of their claim whether or not their insurance company pays the claim. The patient's insurance benefit is a contract between the patient and the insurance carrier; OENT is not a party to that contract.

Referrals:

It is the patient's responsibility to get any referral or pre-authorizations prior to the time of their visit or procedure. If the patient is unable to obtain the authorization at the time of their appointment, they will need to be rescheduled.

Co-payments and Deductible:

All co-payments must be paid at the time of service. This arrangement is part of the patient's contract with their insurance company. Failure by OENT's staff to not collect co-payments and deductibles from patients can be considered fraud.

Deductible: If a surgical procedure is scheduled the billing staff will call your insurance carrier to determine your deductible amount owed prior to your surgery. 50% of the deductible amount up to \$500.00 will need to be paid prior to surgery and a payment plan set up for the additional amount owed if applicable.

Non-covered Services:

Some if not all services a patient receives at OENT may be non-covered or not considered reasonable or necessary by Medicare or other insurers. Patients must pay for these services at the time of their visit if applicable. A waiver should be signed by all Medicare patients for non-covered services stating their responsibility for payment for these services rendered.

Proof of Insurance:

All patients must complete our patient information form before seeing the doctor. OENT must obtain a copy of the current valid insurance card to provide proof of insurance. If the patient fails to provide this information in a timely manner, they may be responsible for the balance of their claim.

Methods of Payments:

OENT accepts payment by cash, check, VISA, MasterCard, Discover, American Express and Care Credit (GE Money)

- A **\$35.00 service charge** will be assessed for returned checks.

Patient Statements:

Unless other arrangements are approved by OENT in writing, the balance of the patient's statement is due and payable when the statement is issued, and is considered past due if not paid by the end of the month.

- 1) Patients receive three statements, one generated on the day that patient responsibility is established, followed by a second notice 30 day after that date. A third final demand statement is sent 60 days if unpaid.
- 2) Thirty days after the third statement is issued, which is 90 days after the initial statement is issued, the Practice mails a letter or calls patient requesting that the patient make payments or contact the Practice to discuss alternatives.
- 3) Thirty days after the letter issued or phone call place, which is 120 days following the initial statement, the patient may receive a Collections Letter (see below) from the Practice requesting that the patient contact the Practice or pay their balance, otherwise collections will commence.

Nonpayment:

If the patient's account is past due 90 days or greater and the balance has not been paid in full or a payment arrangement made, the patient could be sent to collections. Until these balances are paid in full, our physicians will only be able to treat these patients on a case by case basis. The patient's physician will determine if the patient needs to be seen or not. Any allowed visits will require cash or credit card payment in full at the time of service, unless they have valid insurance. The patient's physician reserves the right to allow visit's when payment cannot be made at the time of service. Patients may be terminated due to non-payment.

If a patient has filed bankruptcy in the past, any future visits would need to be paid by cash or credit card if the patient does not have valid insurance. If there is a valid insurance, any co-payments or deductibles would still need to be paid at the time of service.

Divorce:

In the case of a divorce or separation, the party responsible for the account balance is the parent authorizing treatment for a child. If the divorce decree requires the other parent to pay all or part of the treatment costs, it is the authorizing parent's responsibility to collect from the other parent.

Worker's Compensation:

OENT requires written approval/authorization by the patient's employer and/or worker's compensation carrier prior to the patient's initial visit. If the claim is denied, it is the patient's responsibility for payment in full.

Personal Injury:

Patient's that are being treated as part of a personal injury lawsuit or claim, OENT requires verification from the party representing the patient to their initial visit if applicable. Payment of the bill remains the patient's responsibility. OENT cannot bill the patient's attorney for charges incurred due to a personal injury case.

Medical Records Copies:

A patient will need to request in writing copies of their medical records. The charge for this service is a \$20.00 processing fee and \$0.50 per page that is due upon receipt of medical record copies.

Payment Plan Agreement:

If the patient is a self-pay patient with no valid insurance coverage a 10% discount will be given to balances paid in full at the time of service.

All patient balances are expected to be paid in full at time of service or 30 days upon receipt of patient statement. If full payment cannot be made the following guidelines should be followed when setting up scheduled payment agreements:

Account Balance Owed	Minimum Monthly Payment	Maximum Monthly Payments
Under \$250.00	\$125.00	2
\$250.00 - \$500.00	\$125.00	4
\$501.00 - \$1,000.00	\$200.00	5
\$1,001.00 - \$1,500.00	\$250.00	6
\$1,501.00 - \$2,000.00	\$250.00	8
\$2,001.00 - \$2,500.00	\$275.00	9
\$2,501.00 - \$3,000.00	\$300.00	10
Greater than \$3,000.00	Refer to clinic administrator	12

Once the payment plan agreement has been approved, the patient and authorizing personnel must sign the payment plan agreement form.

I have read this policy and accept the terms as outlined above:

Guarantor's signature: _____ Date: _____