

Financial Policy

Our team and *Ohio Head and Neck Surgeons, Inc.* is proud to deliver professional comprehensive medical care. Recognizing and fulfilling that responsibility, we are dedicated to making that care as cost-effective as possible. To assist you in your health care investment, we would like to provide you with the following information.

Payment Plans

Financial considerations should not be an obstacle in relation to your health and wellness. Being sensitive to the fact that people have different needs in fulfilling their financial obligations, we are pleased to offer you information on how to obtain a payment plan through CareCredit. This is a program that offers our eligible patients an extended monthly payment plan option with no initial payment, interest free and low fixed interest rates. We will be glad to discuss further details pertaining to the payment plans. Payment Options **Cash, Money Order, Personal check, Major credit card.** We gladly accept Visa, MasterCard, Discover, and American Express. A 3.5% convenience fee will be added to all credit cards.

Our Insurance Philosophy

Our practice understands that our patients rely on their insurance benefits to help defray the costs of medical services. We are happy to assist you in filing your claim with your Insurance. If you have a deductible that is not met, you will be expected to pay at the time of your visit along with any co-payment/insurance. If you have been sent to collections, you must pay your past due balance along with your first office visit back in the office.

Please remember that the contract itemizing your medical benefits is between you, your employer, and your insurance carrier. If your plan does not pay within 60 days of treatment, you must pay any outstanding balance and seek reimbursement from your medical plan. If your medical plan pays more than expected, you will receive a refund check within 30 days. We do not refund patients if the amount is under \$10.00 unless requested or will apply towards your next office visit. Your insurance policy is a contract between you and your insurance company. It is important that you understand its provisions. We cannot guarantee payment of your claims, and our office will not accept responsibility of negotiating claims with our insurance companies or other persons. The patient is responsible for payment of his/her medical care, regardless of the status of the claim. If your insurance company pays only a portion of your bill or rejects the claim, any contact or explanation should be made to you, the policyholder. Reduction or rejection of your claim by your insurance company does not relieve the financial obligation that you have incurred with our office. If necessary, we will lend assistance when needed to process your rejected claims.

Divorced parties:

If you and your spouse are divorced, whoever signs the financial policy is financially responsible for paying the balance of the bill.

I understand and agree to OHNS financial policy and will pay my financial obligation:

_____ *Responsible party if underage/ Patient Signature*

_____ *Date*

Patient Name: _____