

Billing and Insurance Information

Insurance Benefits

We participate with most local and many national insurance plans. Prior to your first visit we advise you to call your insurance company to confirm that we are within your specific insurance network, to determine your copay / coinsurance liabilities and to determine if a referral from your primary physician is required. You usually can find the number to call on your insurance card. It is extremely important for you to know your coverage and it is your responsibility to understand whether your insurance has limits on the doctors you can see, the services you can receive, and your copay / coinsurance liabilities.

We are contracted with most insurance companies, including, but not limited to:

- Aetna
- Blue Cross Blue Shield Cigna
- Humana
- United Healthcare Medicare
- Medicaid of Georgia Coventry
- PHCS Network

If you do not see your health insurance on our list, please call your health insurance and/or our office at 706-546-7908 to determine if we are an in-network provider.

Diagnostic Procedures

Please be aware that when a patient requires a visit to a specialist, there are sometimes diagnostic procedures required to diagnosis and evaluate for treatment that cannot be done by a primary care provider. These procedures may be done during the normal course of the exam by the specialist. Depending on your insurance policy provisions, these procedures and others may fall under a separate benefit other than your office copay, such as a deductible or co-insurance.

Managed Care Referrals

Most patients to ENT of Athens do not require referral by your primary care physician.

However, if you have an HMO or similar plan, you will need a referral from your primary care physician to see a specialist. If we have not received this referral prior to your arrival at our office, your appointment will be rescheduled. It is your responsibility to know if a referral is required and to obtain one. If one is not obtained, you will unfortunately be responsible for the entire bill.

Financial

If you provide complete and accurate information about your insurance, we will submit claims to your insurance carrier and receive payments for services. Depending on your insurance coverage, you may be responsible for co-payments, co-insurance, or other deductible amounts WHICH ARE DUE AT THE TIME SERVICE IS RENDERED. We accept cash, check, VISA, MASTERCARD, DISCOVER and AMERICAN EXPRESS. Payment plans must be arranged on an individual basis with the Billing Department. If you have any questions, please review the

financial form included in your registration packet or contact our billing department at 706-546-7908.

Self-Pay Patients

Our office requires patients without insurance to pay in cash or with a credit card on the date of service. If you have any questions or concerns, please contact our office at 706-546-7908.

Health Plan Participation

We participate with most major health plans in the area. We advise you to call your insurance company to confirm that we are within your specific insurance network. If you need an insurance provider phone number please check your insurance card or call our office at 706-546-7908. Check your policy to see if a referral from your primary physician is required.