

Insurance List & Financial Policy

Below is a list of some of the most common insurance plans our office accepts. There may be additional plans/networks not listed. If you are unsure about a particular plan, please check directly with your carrier to see if Ear, Nose & Throat Associates of Lubbock is a contracted provider. This list is subject to change without prior notice.

Our office will verify your insurance benefits prior to your appointment. Necessary forms will be completed to help expedite insurance carrier payment to our office. You are responsible for providing current insurance information, obtaining PCP referrals (if necessary), and updating any changes in coverage with our office.

Please be aware that some services (audio testing, scopes, surgical procedures, etc.) rendered in a specialist's office, may be subject to your deductible and/or coinsurance, in addition to your office visit copay. **Each patient is responsible for payment at the time services are rendered, including collection of copay, deductibles and coinsurance for procedures performed during your visit.** Our office accepts the following forms of payment: cash, check, post-dated checks, Visa, Mastercard, Discover, American Express, CareCredit and Wells Fargo Advantage Plans.

Please do not hesitate to contact our office to discuss insurance benefits/claims, account balances or payment arrangements. Unpaid accounts will be referred to a collection agency after a reasonable amount of time and/or attempts to collect payment. **There will be a \$100 cancellation fee for surgeries cancelled with less than 48 hours notice (other than at the discretion of the physician).** Please be considerate when cancelling or rescheduling a surgery or appointment so that we may have enough time to accommodate other patients.

Aetna
Aetna Medicare Advantage Plan
Assurant Health
Beech Street Network
BlueCross BlueShield
CapStar Network/ Caprock Health Plans
Care Improvement Plus
Choice Care Network
Cigna Health Plans
Coventry Healthcare
First Health Network
FirstCare
Galaxy Network
GEHA
Great West
Health Spring Medicare Advantage Plan
Health Smart
Humana
Humana Medicare Advantage Plan

Insurance Management Services
Insurance Services of Lubbock
Medicare
Medicare Railroad
Multiplan Choice Networks
NTCA- National Telephone Co-op Association
Omni Network
PHCS Network
Principal Financial
RH Administrators
TML-Texas Municipal League
Team Choice Advantage
UMC Team Choice
UMR
UnitedHealthCare

****We are not currently contracted with any Medicaid plans.**