

## 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, Visa, Mastercard, Discover, American Express, and CareCredit.

**There will be a \$35 cancellation fee for appointments missed or canceled with less than 24 hours notice. There will be a \$250 cancellation fee for surgeries canceled with less than 48 hours notice (other than at the discretion of the physician).** Please be considerate when canceling or rescheduling a surgery or appointment so that we may have enough time to accommodate other patients.

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.

Aetna & Aetna Medicare  
Assurant Health  
BlueCross BlueShield (not in-network with Blue Advantage TX)  
CapStar Network/ Caprock Health Plans  
Choice Care Network  
Cigna Health Plans  
First Health Network  
FirstCare  
GEHA  
Great West  
Health Smart  
Humana & Humana Medicare  
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  
Scott & White Health Plans  
TML-Texas Municipal League  
Team Choice & Advantage Team Choice  
UMR  
United Health Care (not in-network with Navigate, Compass, Core and Charter plans)

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