

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.

AARP & AARP WellMed
Aetna & Aetna Medicare Advantage
Assurant Health
Assured Benefit Administrator
Baylor Scott & White Health Plans
BlueCross BlueShield (not in-network with Blue Advantage TX)
Choice Care Network
Cigna Health Plans
EMI
First Health Network
GEHA
Great West
Health Partners
Health Smart
Humana & Humana Medicare
Imagine 360
Insurance Management Services
Insurance Services of Lubbock
Loomis

NALC
Medicare & Medicare Railroad
Multiplan Choice Networks
NTCA- National Telephone Co-op Association
Omni Network
Paragon
PHCS Network
Principal Financial
RH Administrators
Surest
TML-Texas Municipal League
Team Choice & Advantage Team Choice
UMR
United Health Care (not in-network with Navigate, Compass, Core and Charter plans)
WebTPA

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