

Western New York Ear, Nose & Throat, PC

Patient Financial Policy

updated September 17, 2025

Thank you for choosing Western New York Ear, Nose & Throat (WNYENT) as your ENT specialist. Please review the following information concerning our financial policies to assist you in planning for any necessary payments.

Insurance Verification and Co-payment

Patients are required to present an insurance card and photo identification at each visit. All co-payments and past due balances are due at the time of service. By law, we must collect your carrier- designated co-payment. WNYENT accepts cash(US dollars), personal check, VISA, Master Card and Discover.

Unpaid accounts will be turned over to a collection agency after 90 days, and you will be responsible for any collection fees ,which may be based on a percentage, at a maximum of 33.33% of the debt, and all costs and expenses, including reasonable attorney fees, we incur in such collection efforts.

High Deductibles and Patient Financial Responsibility

In accordance with insurance regulations and contractual obligations, WNYENT will collect applicable deductibles and patient cost sharing at the time of service. This applies to all patients, including those with Medicare, high-deductible plans, or those receiving services from out-of-network providers.

Medicare Beneficiaries

Medicare requires providers to collect co-insurance and deductible amounts as determined by the Centers for Medicare & Medicaid Services (CMS). We will collect you Medicare deductible or coinsurance at the time of service, based on the current year's published Medicare rates. Any overpayment will be refunded promptly once Medicare processes the claim. Note: We do not routinely waive Medicare deductibles or co insurance, as doing so may violate federal regulations.

High- Deductible Health Plans (HDHPs)

If you are enrolled in a high-deductible health plan, you may be responsible for a significant portion of your medical expenses before your insurance begins to pay. We may collect an estimated portion of your deductible at the time of service. Final patient responsibility will be determined once your insurance processes the claim. Any overpayment will be promptly refunded once the claim is adjudicated.

HRA/HSA Payment Policy

As a courtesy, our office will submit claims to your insurance carrier. Please be aware that your Health Reimbursement Arrangement (HRA) or Health Savings Account (HSA) is managed by your employer or a financial institution and the funds are not directly held by our practice.

Our office cannot contact your employer or financial institution regarding the status of your HRA/HSA funds. As these are third-party accounts, payment processing may take up to 30 business days after a claim has been filed with your insurance company and the claim is processed. You are responsible for following up with your HRA/HSA administrator to ensure timely payment.

If we have not received payment from your HRA/HSA within 45 business days after a claim has been filed with your insurance company and the claim is processed, the balance will become your direct financial responsibility. At that time, you will be responsible for following up with your HRA/HSA administrator to ensure timely payment.

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Down payment requirement: New patient visit \$125. Established office visit \$100. Audiology services \$55. Nasal endoscopy \$180. Flexible laryngoscopy \$125. All surgical procedures require an estimated deductible payment one week prior to the scheduled surgery date.

New York State Medicaid

Western New York Ear, Nose & Throat PC does NOT participate with New York State Medicaid. I **understand that I am responsible for all charges**, including office visits, examinations, procedures or tests performed with Western New York Ear, Nose & Throat, PC. I understand that I have waived any submission to New York State Medicaid or other insurance for which the office is not accepting patients. Western New York Ear, Nose & Throat does not participate with New York State Medicaid and I acknowledge that I am fully responsible for charges associated with an office visit, surgery, examination, procedure, or test performed or ordered by a Western New York Ear, Nose & Throat PC provider.

Self-pay

If you are uninsured, you are responsible for remitting payment in full at the time of service, unless prior arrangements have been made with the Billing Dept. If you are unable to remit payment in full and need to discuss payment options, please contact our **Billing Department at 716-332-2383**.

Website

For further information, please visit: **www.wnyent.com**. Our website can clarify participation with your insurance. We participate with most major insurance plans in Western New York.

General Information for New Patients:

- *Please be sure to have any records sent to our office prior to your scheduled appointment. If you have any recent radiological testing (CT, MRI, ultrasound), please request that this information be sent to our office.
- *Please arrive 10 minutes early to complete registration
- *Bring applicable co-pay, coinsurance, deductible or payment.
- *Health insurance card(s) need to be given to the receptionist at your first visit and scanned into your chart.
- *Bring valid insurance referral (if applicable) and treatment referral from your Primary MD.
- *Bring a current list of medications with dosage amounts.
- *Bring CT, ultrasound or MRI CD disc with you.
- *New thyroid patients: please bring any ultrasound reports, labs, biopsy results, and recent endocrine notes

PROCEDURES & SERVICES during your ENT visit

Please note that certain procedures performed in our office are not included in the standard office visit fee. These procedures will be billed separately and in addition to the office visit charges. We have become aware that some insurance carriers are classifying these procedures as "Surgery" and applying the charges to a higher deductible/copay amount. The result may be insurance payment for an office visit but not a procedure. In such cases, payment for the procedure will be due from the patient. Be assured that we are following accepted billing and coding guidelines and that all procedures are performed in the best interest of patient care.

Examples of in-office procedures include:

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Flexible Laryngoscopy: This procedure involves passing a long thin flexible fiberoptic scope through the nasal cavity and into the throat. The fiber-optic scope enables the physician to visualize areas of the throat not readily visualized.

Nasal Endoscopy: This procedure uses the flexible or rigid scope attached to a light source to view areas of the nasal cavities that cannot be viewed by the physician using standard nasal speculum and head light.

Nasal Endoscopy with Debridement : This is the same procedure as above with removal of crusting, scarring or other debris. This is often required after any sinus/ nasal surgery.

Biopsy of a lesion

Audiological Testing

Appointment Policy

A fee of \$40 will be charged for any missed appointment or appointment not canceled 24 business hours prior to the scheduled appointment. All Monday appointments must be canceled by the previous Friday at 10 AM, or will be considered a no show. It is the patient's responsibility to notify the physician's office when an appointment needs to be canceled or rescheduled.

WNYENT, understands that late cancellations and not showing for an appointment sometimes cannot be helped. As soon as you are aware that you will be unable to keep your appointment, please notify the office immediately. This fee must be paid in full to WNYENT, before we can schedule your next appointment.

Please be advised that arriving more than 15 minutes late to an appointment may require you to be rescheduled if the provider cannot accommodate you.

Surgery Cancellation Policy

We strive to provide all our patients with the best quality of care .When you or your family member schedules a surgery with one of our physicians, we reserve this time for you. It is essential that you are involved in your care, starting with your reserved surgery time. Our policy requires at least **10 BUSINESS DAYS ADVANCE NOTICE OF A CANCELLATION OR RESCHEDULING OF A SURGICAL PROCEDURE. Unless we receive adequate notice, a charge of \$150.00 will be made to your account for the cancellation of your surgery. This applies to in office, ambulatory, inpatient, and outpatient hospital based surgical procedures. This fee is NOT covered by your insurance company and is your responsibility. This fee must be paid in full to WNY ENT, P.C. before we can reschedule your surgery. Please note that our answering service cannot reschedule or accept cancellations for surgical appointments. Our office staff is available Monday through Friday from 8:30 am to 4:00 pm to address your scheduling needs.**

Assignment of Benefits

I authorize Medicare & other insurance company benefits to be made directly to WNY ENT, P.C. on my behalf for any services furnished to me by that party who accepts assignment. I also authorize this office to release all information necessary to secure the payment of benefits. I authorize the use of this signature on all insurance submissions whether manual or electronic. I acknowledge that payment is due at the time of treatment. I accept full financial responsibility for all charges not covered by insurance. If payment is denied and we are legally able to bill you, you are agreeing to pay for any unpaid balance not paid by your insurance carrier given to WNY ENT, P.C. for any dates of services in question. If any unpaid balances for services rendered are forwarded for legal action, you will be responsible for any legal

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&/or attorney fees that arise from such filing. Note: The person listed as the primary contact on the account for a minor will be the person held responsible for charges rendered to a minor. WNY ENT, P.C. does not involve itself with financial responsibility.

Outstanding Accounts

If your account balance is over six months old and there has been no effort to pay, your account will be blocked, and no future appointments can be scheduled until a payment plan is established.