

ST. CLOUD EAR, NOSE, THROAT – HEAD & NECK CLINIC, P.A. BILLING POLICIES

Your bill from St. Cloud Ear, Nose, Throat – Head & Neck Clinic, P.A. reflects our efforts to provide the highest quality care possible in the most cost-effective manner. Our goal is to help our patients achieve and maintain good health. We want to help you understand how we handle accounts and what your responsibilities are as a patient.

Clinic Billing Statement

Your clinic bill is based on the type of service and level of care you received. The amount you owe may include insurance deductibles, non-covered services or charges, as well as copayments, coinsurance or other balance due after insurance has paid on a charge.

We will file a claim with your insurance carrier. We participate in most insurance plans, including Medicare. For certain types of insurance coverage, if there is a balance due after your insurance company has processed your claim or if you do not have insurance, we will mail a billing statement. We will not bill you for balances unless permitted under your health plan and applicable law. Patients have a right to receive an explanation of their bill. Patients are responsible for providing accurate information regarding their health insurance coverage.

Payment Policy

Please remember that patients are responsible for the charges for services received. Any unpaid balances – including copayments, deductibles and non-covered services – are the patient's responsibility.

Patients who do not have coverage under a health insurance plan are responsible for payment of the entire amount of their bill. Such balances must be paid upon receipt of your statement. A deposit of \$50.00 per scheduled provider will be assessed at the time of a visit.

St. Cloud Ear, Nose, Throat – Head & Neck Clinic, P.A. assists patients in meeting their financial obligations by:

- Filing insurance claims as long as valid insurance identification card and/or complete insurance information is provided at the time of registration. Patients are responsible for notifying the clinic of any changes to your insurance coverage.
- Allowing your insurance carrier a reasonable time to make payment. However, if your account remains unpaid after 60 days, we ask that you contact your insurance carrier for payment status.
- Providing patients with a bill for balances after insurance has paid.
- Providing patients with itemized bills upon request
- Accepting a variety of payment methods including:
 - Cash
 - Check
 - Money order
 - VISA
 - Mastercard
- Offering a convenient online payment option through our website www.stcloudent.com.
- Appealing insurance denials whenever appropriate and possible

The Clinic does follow established guidelines for collecting accounts. These guidelines allow for delinquent accounts to be placed for recovery with a professional agency or attorney. When necessary, appropriate legal action may be taken to collect delinquent accounts.

Refunds

We carefully research all patient overpayments to ensure that patient refunds are appropriately due. If it is determined that a refund is due, we will process the refund in the manner that payment was made.

Please let us know of any question or concerns you may have. St. Cloud Ear, Nose Throat-Head & Neck Clinic billing staff are available to assist patients with billing related questions Monday through Friday, from 8 a.m. to 5 p.m by calling the clinic at (320)252-0233.