

**ADVANCED EAR, NOSE & THROAT, P.C.**  
MICHAEL R. MENACHOF, M.D.

**FINANCIAL POLICY & PRIVACY PATIENT AGREEMENT**

Thank you for choosing Advanced Ear, Nose and Throat as your health care provider. We are committed to giving you the best care possible, and we want you to completely understand our financial and privacy policies. There are always ongoing changes in the health care industry, and these changes may affect you in the services that are covered by your insurance carrier, or in services that are determined to be due and payable directly by you. The following is a statement of our Financial Policy and our Privacy Policy, which we require you to read and sign prior to any treatment.

- Payment is due at time of service unless arrangements have been made in advance or you have insurance coverage. If insured, co-pays are due at check-in. We accept Visa, MasterCard, American Express, Discover, cash and checks. Please note: if paying by check, you understand and authorize all dishonored checks plus a processing fee with applicable taxes to be electronically debited from your account.
- Keep in mind that your insurance policy is basically a contract between you and your insurance company and as the patient, you are ultimately responsible for payment for services rendered. As a service to you, we file your insurance claim and the insurance company usually pays us directly. Please bring your card to each appointment.
- Due to the complexity of insurance plans, we are unable to know each carrier's reimbursements and what procedures apply to your deductible and what does not. It is becoming common for carriers to consider office procedures, such as sinus scopes and many other services, as a surgery making them subject to deductible and co-insurance. Please contact your insurance carrier directly for your specific benefits.
- Not all insurance plans cover all services. In the event your insurance plan determines a service to be "not covered," you will be responsible for the complete charge. Payment is due upon the receipt from our office. Also, many insurance companies now consider scopes, audio's injections and allergy to be surgical procedures.
- Your financial responsibility to us will be your co-payments (if any), the amount your insurance company deems your responsibility such as deductibles and co-insurance, and denials for services not covered under your policy.
- The billing department will file your Medicare Claims. Medicare supplemental insurance is billed as a courtesy to you. If no payment is received from your supplemental insurance within sixty days of filing, the balance becomes your responsibility, and we will bill you.
- Only after exhausting our internal attempts for payment, we will send a delinquent account to our collection agency. Should this happen, you will be responsible for all costs incurred in collecting the account. You will be required to pay your account in full before scheduling another appointment if your account is in collections.

I have read and understand the Michael R. Menachof, M.D. FINANCIAL POLICY AND PRIVACY PATIENT AGREEMENT, and I agree to be bound by its terms. In addition, I have been given the opportunity to review the Privacy Practices of Advanced Ear, Nose & Throat, and understand my Protected Health Information may be released for the purposes of Treatment, Payment and/or Health Care Options.

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Name of Patient (PLEASE PRINT)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Patient (or Responsible Party if minor)