

## DEPOSIT POLICY for SOUTHERN UTAH EAR NOSE THROAT AND FACIAL PLASTICS:

Due to high deductibles and un-met benefits with insurance companies, our office has a deposit policy. This is not a copay; this is a payment to go towards your office visit, procedure and/or in office surgery that will go towards meeting your high deductible. We consider a high deductible anything over \$2,000 per calendar year.

When you put a deposit down at our office, it will attach to the claim for that date of service. Most high deductible insurances will process your whole claim to your deductible, leaving you owning the whole balance from that date of service. Most insurances do not pay for our billed fees in full. If we are contracted with the insurance, they will process the claim with a contractual write off and a remaining balance will be owed by the patient or patient's responsible party. You will then receive a statement from our office reflecting that balance, less any deposits or copays made at the time of service.

Our office may ask you to put down \$100 to \$400 depending on what services you may have performed today. Consultations, scopes, CT scans, sinus debridements, hearing tests, ear wax removal and most in office procedures will process to your deductible, co-insurance or have a copay.

Our office bills insurance companies as a courtesy to the patient. We ask that every patient know their own insurance policy, benefits and coverage. If you have any questions about your insurance benefits, please contact them directly.

If your deductible is over \$10,000 dollars and you do not think that you will satisfy that deductible in this calendar year, you may choose to go self-pay at our office. Sometimes the amount you may owe will be significantly less then processing it through your insurance, depending on the service you have performed today. Ask a biller if your deductible is higher than \$10,000 and we can give you our opinion if it would be cheaper to go self-pay.

Note: If you choose for us to bill your insurance at the time of your visit, we can not go back and have you pay self-pay. You must choose before your appointment so we can stay in accordance with our insurance contracts. We appreciate your consideration for this policy.

Thank you for visiting our office.