



6575 Kirkville Road, Suite 1
East Syracuse, NY 13057
315.701.5710
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www.hear-2-learn.com



Insurance and Billing Information

Please read this important information

Hear 2 Learn/Hear for Life, PLLC, is dedicated to make the billing process as easy as possible. We are happy to assist you in understanding insurance billing at our practice. Managed Care places specific responsibilities on both Healthcare Professionals and Patients, which are clearly defined in the contract with the insurance carrier. Understanding your role will help facilitate referrals and financial matters. Please take a few minutes to familiarize yourself with our Billing Policy regarding finances and referrals.

It is your responsibility to know your insurance benefits. This includes prior authorizations, deductibles, co-pays and referrals. There is a 1-800 number on the back of your card to answer any questions you may have.

Referrals and Authorizations

Most managed care plans, health maintenance organizations (HMOs) and point of service plans (POS) require that your primary care physician refer you to receive specialty care. It is the patient's responsibility to ensure that a valid referral is on file for the services being rendered. Referrals are valid for specific time frames depending upon your insurance contract and carrier. If you do not have a referral on file with our office at the time of your scheduled appointment, you will be required to pay out of pocket for your visit or reschedule for another day. Please be courteous to your Primary Care Physician (PCP) and request the referral early. Some PCP offices require up to a week of advance notice. The patient may either pick up the original referral from the PCP, or have it faxed directly to our office.

Your appointment may have to be rescheduled if you do not get the necessary approvals.

Payment Options

For your convenience, you may make payment to Hear 2 Learn in a variety of ways: cash, check, or money order, Visa, Mastercard, and debit cards.

Financial Policy

- Office charges are due and payable at the time of service. These charges include co-payments, co-insurance and insurance deductibles. Accounts 60-days old are considered delinquent and those at 90 days will be reviewed for action. Payment may be made by cash, check, Visa, or MasterCard.
- Professional services are rendered to the **patient** not an insurance company. Since every insurance plan is different, please be sure to check your coverage and ask questions before services are rendered.



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- Your insurance can deny payment for services or procedures **after** they are performed. We advise that you know the benefits of your individual plan. Payment denial could be due to a pre-existing condition clause in your coverage. Also, be aware that we are a specialist's office and some procedures that are performed during your visit may be considered "additional" procedures outside of the traditional office visit.
 - We file claims for all carriers with whom we participate. Payments by the insurance carriers will be made directly to our office. They will provide you with an Explanation of Benefits (EOB) of the charges, amount covered by your policy, and payments made to our office on your behalf. Your insurance may or may not allow a portion of your office charges. The remaining balance is your responsibility. If you have a secondary plan, and it is a plan with which our office participates, the billing office will submit the primary payment information to the secondary carrier as a courtesy.

Billing

Co-pays and Deductibles Many insurance plans require patients to pay a co-payment or deductible amount that are due at the time of your visit. You are responsible for paying co-payments and deductibles required by your insurance provider, and Hear 2 Learn/Hear for Life is responsible for collecting co-payments and deductibles. Please come to your appointment prepared to make your co-payments and deductibles.

Non-participating Insurance or Self-Pay If you have an insurance plan that is not contracted with us or if you do not have insurance, we will inform you of the estimated cost of services prior to the visit. Payment is due at the time of service.

If you have an insurance plan that is not contracted with Hear 2 Learn/Hear for Life, we will submit the claim to your insurance companies as a courtesy. Please be advised however, that we will not be responsible for any follow-up with your insurance company. All reimbursement for your payments will be sent directly to you. Payment of services is due at the time of your visit. We will assist you with submitting claims to those insurance carriers with whom we may not participate.

Participating insurances If you have an insurance plan that is contracted with us, we will bill all your insurance companies for the service as well as send you monthly statements so that you are aware of any insurance activity. You are responsible for full payment of any unpaid amount 60 days from date of service whether or not insurance has settled the claim. While most insurance companies do respond with 60 days, it is sometimes necessary for you to advocate for your own payment of insurance benefits. This can be as simple as calling your insurance company to expedite service.



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Cancellations and Missed Appointments

All changes to appointments must be within 24 hours of the appointment. Missed appointments, late cancellations or missed appointments will incur a \$30.00 late charge. The late cancellation charge for ABR appointments is \$75.00. We apologize for this inconvenience; however, we need to make every effort to maintain adequate schedules for our clinical providers. Thank you for your understanding in this matter.

There will be a \$25.00 charge for all returned checks and another form of payment will be expected to cover your portion of the charges that was returned to us.

Billing Process

<i>What we will do</i>	<i>How you can help</i>
Every time you visit us for hearing healthcare and professional services, we will ask you for current health coverage information to make sure that insurance companies, group numbers, etc., have not changed.	Please have current proof of insurance, Medicare or Medicaid coverage available.
<p>For insurances we participate in: We will ask you to pay your co-pay upfront and you will receive a receipt. (see bottom of those we participate in or are in the process)</p> <p>For insurances we accept but do not participate in: We will process your insurance paperwork as a courtesy but require payment of your service or device in full at the time of visit.</p>	We accept cash, Mastercard and Visa.
We will process your account based on information provided when you were registered in our system. We will then bill your insurance company(ies).	When registering, please provide your current insurance information.
For specific clinic procedures and hearing instruments, you will receive patient agreements, receipts, and other supporting paperwork that details your visit.	Keep this paperwork as reference. This information may be helpful when reviewing your EOB (Explanation of Benefits) you receive from your insurance company.
We wait for payment from you insurance company. If payment is not received in a reasonable amount of time, we may contact your insurance company again.	Your insurance company may ask you to provide more information. If so, please respond quickly, and let us know the information you've provided to the insurance company so we can update our records.
We may ask for your help if we have a problem processing your claim with your insurance company	<ol style="list-style-type: none"> 1. We may ask you to contact your insurance company. 2. If you do not receive an explanation of benefits



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(EOB) from your insurance company within 30 days, please contact them to find out status of your claim.

After your insurance company has made payment, we may send you a billing statement from Hear 2 Learn for the remaining balance, if any.

When you receive a billing statement, please pay your bill promptly.