

JACKSONVILLE HEARING AND BALANCE INSTITUTE

FINANCIAL POLICY

Referral or Authorization:

Most Health Maintenance Organizations (HMO's) require that you obtain a referral from your primary care physician (PCP) before you see a specialist. Therefore, prior to your visit, we ask that you call our office to confirm that your PCP has provided us with a referral.

Depending on your particular plan, the referral may be good for one year or only two visits. So that you are better informed, please verify the number of visits permitted. You will be responsible for any visit not authorized.

Co-Pay:

Depending on your insurance benefits, each office visit may require a co-pay. You will be asked to pay the co-pay at the time you check-out from your scheduled appointment.

Deductible:

Depending on your insurance benefits, you may have an annual deductible to meet. Our office will make every effort to verify your insurance benefits prior to your visit. You will be asked to pay the deductible at the time of service.

Out of Network Services:

Some insurance plans allow you to go out of network to see a provider without a referral. Usually you will have a deductible to meet and a higher percentage to pay "out of pocket." We ask that you pay the deductible amount and required percentage at the time of service.

If you find it necessary to cancel or reschedule your appointment, please call our office at least 48 hours prior to your scheduled visit. Failure to keep or reschedule your appointment without 48 hours advance notification may result in a \$50.00 charge billed to you.

If you have any additional questions or concerns please let us know.