



Financial Policy

Texas ENT & Allergy participates in most HMO and PPO insurance plans. We recommend that you check with your insurance plan to determine if we are in your insurance plan's network. If we are not in your insurance plan's network, you may be able to be seen out-of-network. Please call our office for more information.

If your insurance requires a referral from your primary care physician, it is your responsibility to bring the referral with you to your visit. To insure proper insurance billing, it will also be necessary to have your insurance and ID cards with you at each visit.

In accordance with the terms of your HMO/PPO plan, the patient co-pay is due at the time of service. Previous balances from co-insurance and unpaid deductibles are also due at the time of service. For your convenience we accept MasterCard, Visa, Discover, American Express, personal checks and cash.

As a courtesy to you, we will file a claim for services to your insurance company. Please be aware that payment from your insurance company cannot be guaranteed, and benefits are not determined until your claim is processed. Any charges not covered by the insurance company will be your responsibility. We ask that you familiarize yourself with your insurance benefits to avoid any unexpected charges that are not covered.

Any credit balance on a patient's account will be reviewed and refunded accordingly. Any overpayment by a third-party payer will be refunded to the payer as required by the third party payer contract. Any overpayment by the patient or guarantor will be refunded to the payee.