

# Alfred D. Trotter, M.D.

Otolaryngology – Head & Neck Surgery

---

55 Rowe Drive, Suite D  
Guntersville, AL 35976

Phone: (256)753-8590  
Fax: (256) 753-8595

## **Explanation of Copays for Office Procedures**

As you are well aware, health care and its management are in the forefront of current events. We are committed to giving you the best, highest quality health care, while at the same time, Dr. Trotter makes every attempt to choose diagnostic and treatment options that are the most cost effective to you and your insurance company.

Health insurance companies are moving in the direction of requiring patients to pay more charges out of pocket, including higher copays for office visits to specialists, and to pay larger portions of charges for procedures that are done not only in the hospital, but in our office. As a specialist and surgeon, Dr. Trotter may perform office procedures that your insurance company doesn't classify as an office visit, but as a procedure. In such cases, it's very possible that your insurance company will require you to pay a higher copay than you are used to paying with your family physician.

If a procedure is performed in the office, we will file the charges to your insurance company, and you will not be billed for the copay portion until after your insurance company pays our office, or 30 days after the charges are filed.

We encourage you to check your health insurance benefits so that you will know what to expect when we file the charges with your insurance company. As mentioned in the Office Policies, you are ultimately responsible for all charges. We encourage you to call your insurance company if they are not responding to our request for payment and ask them to fulfill the obligations of their contract with you.

\_\_\_\_\_  
Date: \_\_\_\_\_

Patient or Guardian Signature

Please Print Name: \_\_\_\_\_