

FAYETTE EAR, NOSE, THROAT AND ALLERGY, PC  
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## Know Your Health Insurance

**COPAY** is the amount your insurance requires you to pay at the time of your doctor's visit. This out of pocket expense varies for PCP's, Specialists and ER visits.

Know your own copays for each category of visit.

**DEDUCTIBLE** is the out of pocket patient's responsibility set by your insurance carrier (e.g. Medicare, Aetna, Highmark, UPMC, etc.) for the portion of the bill charged for any office visit, procedure and/or service delivered during that visit. This portion of the bill has to be settled in FULL before any subsequent visits/procedures or services are provided. Deductibles are patients responsibilities set annually and may change. Know your personal deductibles (by calling your insurance carrier) before any office visits, services or procedures are rendered.

**OUT OF POCKET EXPENSES** are also the patients responsibilities set by their own insurance carriers for their responsibility for charges incurred for visits, procedures or services rendered. Out of pocket expenses are separate from deductibles.

**Please be aware that your health insurance carrier as always sets the rules.  
We just follow them.**

Please address any questions, concerns or discontentment with your insurance carrier.

FAYETTE EAR, NOSE, THROAT AND ALLERGY PC  
Ravindran Nadarajah, MD, BDS, MSc, FAAOA, FACS  
110 Daniel Drive; Suite 14  
Uniontown, PA 15401

Dear Patient,

Under charging and over charging are viewed as issues of fraud by the inspector general's office. We are obligated to follow guidelines instituted by government and private payers who we are contracted with. Third party payers reimburse according to their own guidelines, not ours.

We have, as providers and recipients of health care, substantial practice expenses which we have to meet. We hope and ask that you understand our position.

Please let us know if you have any questions or concerns.

Sincerely,  
Dr. Nadarajah, MD, BDS, MSc, FAAOA, FACS