

## **Financial Roles and Responsibilities**

### **How can I set up a payment plan for my medical bills?**

We recommend that you contact your insurance payer before any hospital, clinic or physician office visit to find out what is covered under your plan and whether you will be responsible for any part of the payment. If you are not able to pay your account in full, we can help you with a payment plan. And, if you are unable to pay for necessary medical care, you may qualify for financial assistance. To set up a payment plan, you may contact admissions

### **How can I get financial assistance to pay my medical bills?**

If you are unable to pay for necessary medical care, you may qualify for financial assistance if you:

- Are a U.S. citizen or permanent resident living in the United States for a minimum of one year.
- Have exhausted all insurance options.
- Have been denied Medical Assistance or do not meet eligibility requirements.
- Meet other criteria for financial assistance, which is based on information you will be asked to provide regarding your income, assets and outstanding debt.

**\*\*Please feel free to also compete and submit our Financial Assistance Application located on our website under “Patients / Patient Financial Services”**

### **What else will I need to know about my insurance coverage when I arrive at Pennock Hospital?**

Before your admission, we will ask you to provide your insurance information. We will also require payment for the part of your hospital service or physician bills not covered by your insurance plan. This may include co-payments, deductibles and /or co-insurance amounts. Keep in mind that while Pennock Hospital may be in network for your insurance plan for most services, each Pennock Hospital facility/affiliate may not be considered participating or “in network” for all services, like laboratory or radiology services. You may need to go to your insurance’s “preferred provider” for these services or pay out of pocket.

Depending on your insurance benefits, the amount collected at your visit may be based on estimated charges. Remember that you will be responsible for any balance due after your insurance has paid.

Charges associated with inpatient admissions as well as outpatient services are estimates based on previous services provided by a Pennock Hospital. The actual cost of care varies from one patient to another because all of our medical care is individualized to best meet your needs. Your

admission or procedure may take more or less time than expected. And, your care could require more time for additional observation or other unplanned services.

We bill for the cost of medical care, which could include other fees and costs in addition to those stated in the original estimated amount. Hospital rates in the state of Michigan can fluctuate, making the actual cost of care higher or lower than originally estimated. Estimates are based on current pricing at the time the estimate is provided. Your final bill will reflect the cost of care you receive.

### **When must I pay?**

For the financial health of the hospital, it is our policy to collect most amounts owed before services are rendered. As noted elsewhere, we have payment plans to assist you in managing your health care expenses. Talk to us before you arrive so that your admission is easy and hassle-free.

### **When does Pennock Hospital contact my insurance company?**

After each visit, each Pennock Hospital will file valid health insurance claims directly with your primary payer and, if appropriate, your secondary insurance payer. By signing the "Agreement for Care Form," you agree that Pennock Hospital can be paid directly by your insurance. Any co-payments and/or outstanding balances not paid by your insurance payer will be billed to you directly. If your insurance payer does not respond within 60 days of receipt of the claim, we may notify you and ask that you contact your insurance payer on our behalf.

If you are not able to pay your account in full, we do offer payment plans. To set up a plan, contact customer service.

### **Will I receive one bill or separate bills for the hospital services and the services of my Pennock physician?**

#### **Types of Bills**

You may receive separate bills for hospital and physician services. Sometimes it comes as a surprise after paying the hospital bill to receive additional invoices. We know that keeping track of multiple bills in the midst of an illness is an added challenge. Before your stay or procedure, it may help to create a master list with the estimated costs for your medical treatment, breaking down the costs by category such as hospital, surgeon, anesthesiologist, outside lab work and other relevant areas. Then as the invoices come in, keep copies in a folder and refer to your master list to see which bills are outstanding and quickly check for remaining financial obligations.

Don't be shy: Ask your primary care physician's office or our customer service department for help understanding all the expected charges and their sources.

## Here are the types of bills with examples of charges:

### **Inpatient Hospital Bill**

Patients admitted to the hospital (inpatients) will receive separate invoices for some services. Your hospital bill will include charges for your room, food, medical supplies and services, and any tests or procedures that you undergo, including X-rays.

### **Outpatient Bill**

Patients seen in a clinic or outpatient setting may receive separate invoices for some services. Your clinic or outpatient bill will include charges for the use of the facility and any tests or procedures done at the time of your appointment. For scheduling reasons, some tests or procedures may be performed at a later date and will be billed separately from your outpatient or clinic invoice.

### **Home Care Bill**

Home care patients will receive a bill for services and/or products provided in the home. The invoice might include charges for visits from a nurse, home health aide, physical therapist, occupational therapist, speech therapist or social worker. You may also receive separate bills if you receive IV therapy or home medical equipment.

### **Physician Bill**

Some physicians and physician groups may send you separate invoices that include the cost of medical or surgical care as well as costs involving review and interpretation of your diagnostic tests. For example, you might receive a bill from the radiologist who reads your X-ray. In addition, patients may receive invoices from hospital-based physicians like anesthesiologists, emergency medicine physicians, pathologists, as well as from private community physicians.

## Do you accept payment by credit card, personal check, or cash?

You may pay by:

- cash
- personal check
- traveler's check
- money order
- credit card

Most Pennock Hospital health care provider locations accept MasterCard and VISA; some accept American Express, Discover and debit cards.

If you are not able to pay your account in full, we offer payment plans and financial assistance. To set up a plan, you may speak with one of our customer service representatives