YOUR FINANCIAL OBLIGATIONS

Before arriving for your appointment, we encourage you to become familiar with your insurance benefits and take time to clearly understand what services require out-of-pocket payment. Most insurance companies require you to pay a co-pay and/or a yearly deductible. If you have questions about your coverage, contact your insurance company. Their contact information and phone number is usually printed on your health insurance card.

For each visit, it is your responsibility to make sure your personal and health insurance information is correct. We may contact you for registration information prior to your visit. This will reduce the time spent at registration on the day of service.

YOUR PAYMENT RESPONSIBILITY

You will be required to pay for any services not covered by your insurance plan. This may include co-pays, deductibles, and/or co-insurance amounts. Please note you may be required to pay your amount due prior to receiving non-emergency services.

It is important to note that different facilities and services of Mercy may not be “in-network” (or participate) with your insurance plan. Examples may include laboratory and radiology services. In this instance, you can access your insurance carrier’s Preferred Provider list to find a participating location or you may pay out of pocket for your services.

Self-Pay patients requiring assistance with financial obligations should contact: 855-613-8967 or 443-873-1134.

PAYMENT METHODS/POLICIES

Your Patient Statements (bills) are to be paid upon receipt of the statement.

You may pay with Debit/Credit Cards, Medical Flex/Health Savings Accounts, cash, personal check, or money order.

You will be able to pay online using our patient portal, MyChart. The web address is: MyChart.mdmercy.com
**TYPES OF BILLS YOU MAY RECEIVE**

Patients treated in an outpatient setting (for example, a clinic, emergency room, or surgery) or admitted to the hospital may receive multiple bills. You may have to pay a co-pay, deductible and/or co-insurance for the physician and hospital services separately.

For Scheduling reasons, some tests or procedures may be performed at a later date and may be billed separately. The various types of bills you may receive are:

- **PHYSICIAN BILL** — The physician bill will include the cost of office visits, medical or surgical care as well as costs involving review and interpretation of your diagnostic tests; for example, the cost for the radiologist who reads your X-ray.

  You will receive one consolidated billing statement for all your physician services received.

- **HOSPITAL BILL** — If you saw a specialist in one of our outpatient clinics at Mercy, you will receive a billing statement for Hospital Services, as well as for physician services. The facility charge covers the use of the room, any medical, technical supplies or equipment.

  Depending on your insurance, services provided in the outpatient clinic may be applied to your deductible. Please refer to your insurance company benefits for more information on how you are covered.

- **ANESTHESIA BILL** — If you had surgery or a procedure at Mercy, or delivered a baby, you will receive a separate anesthesia bill.

  For more information on multiple bills, see section Types of Bills You May Receive.

**WHERE TO CALL**

Medical information is confidential, so we are not able to discuss your bill with anyone else but you. There are exceptions, including certain services provided to minors and the patients who have a legal guardian or surrogate decision-maker. You can authorize us to discuss your bill with someone else.

For billing questions, making payment arrangements, or financial assistance questions please contact Physician Billing at 855-613-8967 or 443-873-1134.

Monday – Thursday, 8:00 am – 8:00 pm; Friday, 8:00 am – 5:00 pm; Saturday, 9:00 am – 1:00 pm.

**FREQUENTLY ASKED QUESTIONS**

**How can I get my claim paid?**

Verify that all of the insurance information you provided is correct each time you check in for an appointment.

If your insurance requires a referral from your Primary Care Physician to see a specialist, please have that prior to your first visit.

If contacted by your physician’s office, please respond promptly. Your insurance policy is a contract between you and your insurance company. You are responsible for paying any charges not paid by your insurance.

**What is Co-insurance vs. Co-Pay?**

Co-pay is typically a fixed amount while co-insurance is a percentage the insured patient has to pay. The co-insurance and co-pay are the patient’s responsibility. Co-pay is due and collected at the time of service. Co-insurance is due upon receipt of your statement and may be collected at your next doctor’s appointment.

**What if I have a question about my health insurance benefits?**

If you have questions about your health insurance benefits, please call the Customer Service telephone number located on your insurance card for assistance.

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**What if this visit is due to an accident AT WORK?**

Report the accident to your employer and let them know that you have been treated at Mercy Health Services.

Give us your employer’s name, address and phone number. Please respond promptly to questionnaires or letters from Mercy Health Services or your physician’s office.

Mercy Health Services does not enter into employee/employer disputes over coverage benefits.

**Am I able to view and pay my physician or hospital bill online?**

Yes. You can view and pay your physician bill through our secure website: https://MyChart.mdmercy.com

You can view and pay your hospital bill through https://mdmercy.patientssimple.com

Payment can be made with VISA, MasterCard, American Express or Discover Card.

**How can I obtain Financial Assistance?**

If you need help paying for your bill, please contact Physician Billing at 855-613-8967 or 443-873-1134.

Customer Service will help determine if you are eligible for any Federal/State programs/Local, or Financial Assistance.