



UNDERSTANDING YOUR MEDICAL BILL

Thank you for choosing Your Personal Physicians at:

Mercy Medical Center

Lutherville

Overlea

Worthington/Reisterstown

Glen Burnie

Canton

as your healthcare provider.

We are committed to providing excellence in the delivery of healthcare.

We understand that the billing and collections practices for medical services can be complex and confusing. We are providing this information to assist you. If you have questions about your physician bill, please call **855-613-8967** or **443-873-1134**.



345 St. Paul Place
Baltimore, MD 21202
410-332-9000
1-800-MD-Mercy
mdmercy.com



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** for Physician services.

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 bill for anesthesia services.

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

Where do I call for questions about my bill?

If you have a question about your bill, please call **Physician Billing** at **855-613-8967** or **443-873-1134**.

If you have a question about your Hospital bill, please call **Hospital Billing** at **410-951-1700, option #2**.

If you have a question about your **anesthesia bill**, please call **866-607-8693**.

Why am I receiving multiple bills?

Depending on the services received, patients may receive multiple bills for hospital, physician services, anesthesia, and other services. This includes services received at:

- Mercy Medical Center
- Lutherville
- Worthington/Reisterstown
- Overlea
- Glen Burnie
- Canton

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

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 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.

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 is a deductible?

The deductible is the amount of expenses that must be paid out of pocket before an insurer will pay any expenses. For example, if your deductible is \$1,000, your plan won’t pay anything until you have met your \$1,000 deductible for covered services.

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.patientsimple.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.

