

If You are Unable to Pay Your Bill. (cont.)

- If you do not qualify for Medicaid assistance, the hospital provides uncompensated care (free or reduced charges) to patients who complete an application and meet certain financial criteria. Determination of eligibility depends upon family income and family size using a sliding scale based on the Federal Poverty Guidelines.
- Applications are available from the Self-pay Billing Office or you can call the appropriate Financial Counselor Office listed on the back of this brochure for an application or more information.

How You Can Help

- Please provide us with complete health insurance plan information upon registration.
- Make timely payment on your portion of the bill.
- Let us know if you anticipate or are having problems paying your bill.
- Cooperate with Great Lakes Medicaid staff when gathering information for Medicaid eligibility.
- Be prompt and provide us with all requested information if applying for uncompensated care.

Medicare Recipients

- Medicare does not cover some outpatient services for certain complaints or illnesses.
- If Medicare does not cover the services your physician ordered, you may be asked to sign a Medicare Advance Beneficiary Notice (ABN) to signify that you have been informed of your payment responsibility.

Medicare Recipients (cont.)

If you are an outpatient, Medicare considers some medications as “self-administered.” These are not paid for by Medicare or by most supplemental insurance carriers.

Therefore, Medicare requires that the hospital bill the patient for these medications.

Physician Billing

Physicians are independent contractors and are not employed by the hospital. Norwegian American Hospital bills do not include fees for any physician services. Physicians that may bill you separately include:

- Personal Physicians
- Surgeons
- Pathologists
- Emergency Department Physicians
- Specialists (such as Cardiologists, Pulmonologists, etc.)
- Anesthesiologists
- Radiologists

Payment Address

Norwegian American Hospital

1044 North Francisco Avenue
Chicago, Illinois 60622

Telephone Numbers

Self-pay Billing - Patient Acct. Services

773.292.8200 extension 2088 773.292.8264
Monday – Friday 7:00 am to 3:30 pm

Financial Counselor

773.292.8369
Monday - Friday 7:00 am to 3:30 pm

Toll Free Number 1-877-624-9333

A Guide to Your Hospital Bill



Billing Practices

When Entering the Hospital

After Leaving the Hospital

When You Receive a Bill

If You are Unable to Pay Your Bill

How You Can Help

Medicare Recipients

Physician Billing

Payment Address & Telephone Numbers

Billing Practices

Norwegian American Hospital is pleased to provide this information to help you understand our patient billing practices. We are committed to treating illness and promoting wellness for all people and to set the standards of excellence in the delivery of healthcare throughout the region we serve. To ensure the success of this commitment, we must be financially responsible. We take a positive and proactive approach to patient billing and collections, with the goal of receiving payment for services provided in the most efficient, timely and customer sensitive manner possible. We also understand that billing and collections for healthcare services can be confusing. To better assist you in understanding these billing services and to answer any questions you may have in advance, we are providing you with this information.

When Entering the Hospital

- If your hospital visit is planned and you are pre-registered, we will verify insurance coverage and ask your insurance company what deductibles and co-insurance amounts will be due.
- As a routine practice, the hospital asks for payment of any deductibles and an estimated co-insurance deposit prior to delivery of services at pre-registration or at the time of registration in the hospital.
- If your visit to the hospital was not planned, a Financial Counselor will visit you in your room when you are able to discuss your insurance coverage, including deductibles and co-insurance amounts, and determine appropriate payment arrangements.
- If you do not have any insurance coverage, you can discuss payment arrangements and/or the hospital's financial care policy with the Financial Counselor.

After Leaving the Hospital

- The hospital will bill your health insurance plan for you. This usually happens within a week of discharge from the hospital. Your health insurance plan will send you an Explanation of Benefits summarizing their payment.
- The hospital will bill your secondary insurance, if you have one, or send you a statement for any amounts still due from you. This statement is usually sent within four days after the health insurance plan payment.
- Billing statements show account balances and payments only. You can request an itemization of charges by calling the Patient Account Office listed on the back of the brochure.
- If you do not have insurance, an itemized bill will be sent to you approximately one week after discharge from the hospital. Norwegian American Hospital offers a 40% discount on all services for which the patient does not have insurance coverage.

When You Receive a Bill

- Payment is due within 30 days from the statement date.
- You can mail a check in the envelope enclosed with the bill.
- You can pay with your credit card by calling the Patient Account Office listed on the back of the brochure. We accept Visa, MasterCard, American Express and Discover.

If you cannot pay the entire balance at once, you can call the Patient Account Office listed on the back of the brochure to make arrangements for a payment plan.

Payment plans will be approved based on the following schedule:

Medical Payment Guidelines	
<u>Account Balance</u> \$0 - \$50	<u>Maximum Number of Monthly Payments Allowed</u> 1
\$51 - \$250	3
\$251 - \$1,000	6
\$1,001 - \$2,500	12
\$2,501 - \$5,000	18
\$5,001 - \$7,500	24
Greater than \$7,500	Patient must secure Outside financing.

If You are Unable to Pay Your Bill

- Please let us know if you are unable to pay your bill in total or on an approved payment plan.
- The hospital has an agreement with Great Lakes Medicaid to assist inpatients and emergency room patients with no insurance coverage, or Medicare recipients with no supplemental insurance, to become eligible for Medicaid. Staff from Great Lakes Medicaid will visit patients in their rooms and/or work with patients at home after discharge from the hospital. If you qualify for Medicaid assistance, it will cover both your hospital and physician bills

(Continues on Back)