

*We're your
Advocate:*

Understanding Hospital Bills and Health Insurance Claims

*Patient responsibilities and
helpful hints for assistance
from Advocate hospitals*



Advocate Good Shepherd Hospital

Frequently Asked Questions

How do I know if my Advocate hospital is contracted with my health plan?

To receive full insurance benefits, some health plans require patients to receive services at an "in-network" or "participating provider" hospital. Please call your health plan to verify its requirements and to be sure your Advocate hospital is in the network.

What if my Advocate hospital is "out of network", can I still go there?

In an emergency you should go the closest hospital. Your health plan will generally cover these costs or transfer you to an "in-network" hospital if it is safe to do so. If you elect to go to an "out of network" hospital in a non-emergency, you may be required to pay a larger deductible or a greater portion of your bill. Be sure you understand your "out of network" options with your health plan.

How can I be sure my health plan will pay my hospital bills?

Some health plans require a patient to pre-certify certain services, or to notify them within a certain period of time after becoming hospitalized. If your hospitalization is not an emergency, we encourage you to review and understand your insurance card and benefit documents your health plan or employer has provided you. (On elective procedures you should talk to your doctor's office and your health plan about coverage.) Please discuss any insurance eligibility or payment concerns with an Advocate associate at the time of registration, or with a financial counselor as soon as possible.

A Word About Doctor's Bills

Advocate's hospital bills *do not* include fees for any physician or surgeon services. If your treatment includes the services of a radiologist, pathologist, anesthesiologist, or other physician specialist, you will receive a separate bill from these physicians. If you receive services in an Advocate hospital's Emergency Department, Heart Station, Sleep Lab, Pain Clinic, or Nuclear Medicine, Neuroscience, or Respiratory Care departments, you also will receive a separate bill for the physician services in these areas. If you have questions regarding any of your physician bills, please call the telephone number printed on the physician's bill.

Tips for Medicare Recipients

If you are Medicare-eligible and are scheduled for outpatient services, please bring your physician's order and diagnosis with you, or be sure that your physician has faxed it to the hospital prior to your arrival. If Medicare does not cover the services ordered, you may be asked to sign a Medicare Advance Beneficiary Notice (ABN) to signify that you have been informed of your payment responsibility.

The Senior Advocate program offers financial counseling services to assist with Medicare claims, supplemental insurance and other issues especially for seniors. Call 1-800-3-ADVOCATE (1-800-323-8622) for the Senior Advocate office nearest you.

- **Please make timely payments on your portion of the bill.** Payment for your hospital bill is ultimately your responsibility, with the exception of approved Medicare, Medicaid, CHAMPUS and HMO services. You may be asked to pay at the time of service or prior to discharge if you have a deductible, co-payment or other self-pay amount due, or do not have insurance coverage for your hospital services. For your convenience, Advocate Health Care accepts: cash, personal check, debit card or money orders, Visa, MasterCard, Discover and American Express. Interest free extended payment options are available.

- **Please let us know if you anticipate problems paying your portion of your bill.** As a faith-based organization we are happy to assist those in need. If you are having financial difficulties, please let us know. A financial counselor can discuss payment alternatives that may be available to you, including extended payments, government programs or charity care considerations. To apply for government or hospital financial assistance programs, certain personal and financial information is required. To reach a financial counselor to learn more, call 847-382-4044 or 847-382-4437.

- **Please help us determine whether you qualify for third-party payment of all or a portion of your bill.** If you lack financial resources to pay all or a portion of your bill, you may be asked to assist Advocate in making an application for financial assistance to Illinois Medicaid, Kid Care, or Family Care. If your hospitalization results from an accident for which a third-party bears responsibility, you may be asked to provide information about possible indemnity payments. Advocate asks for your cooperation in providing any information and other assistance requested to permit these resources to be used to pay your bill, as appropriate.

**Your billing responsibilities.
What you can do to help us.**

- **Advocate requests that you provide us with complete health insurance information upon registration.** This includes presenting a driver's license or ID, all insurance cards and authorization forms. If you have been at Advocate Good Shepherd Hospital before, please inform us if your personal information or insurance has changed since your last visit. We will ask you to authorize release of information and assign insurance benefits to the hospital.
- **Please understand and comply with the requirements of your health plan** by knowing your benefits, obtaining proper authorizations for services, submitting referral or claim forms or completing a coordination of benefits form as your health plan may require. If you are scheduled for outpatient services, please bring your physician's order and diagnosis with you, or be sure your physician has faxed it to the hospital prior to your arrival.
- **Please respond promptly to requests you receive from your health plan.** While we will attempt to provide all information and paperwork to your health plans, sometimes they require a response from you to resolve issues related to your account or insurance coverage. If your health plan has not made payment within a reasonable period of time (usually 60 days after billing) and has not responded to our attempts to resolve payment matters on your behalf, the balance owed may become your responsibility.
- **Please call us if you have any questions or concerns about a bill.** The best number to call is always the number on the bill you are inquiring about. Your physician may have ordered tests or procedures that your health plan does not cover. In these cases, check your health policy plan handbook or call the telephone number on your insurance card for more information.

What Advocate will do for you.

- **Advocate will bill your health plan on your behalf**, including Medicare and Medicaid, for payment of hospital services. If you have more than one health plan, Advocate will bill additional carriers.
- **You will receive regular, easy-to-read, statements** showing the most current balance owed by your health plan or due from you. Advocate will send you a statement after your health plan has paid to notify you of any remaining balance owed.
- **You will have 24-hour access to your account information** through our automated telephone system, which can be reached at 847-842-4485.
- **You will have access to a financial counselor** to answer billing questions or assist you with payment issues. Counselors can assist you or family members with questions concerning insurance benefits, hospital charges, payment options and applying for financial assistance programs.
- **You will have access to a financial counselor who speaks your language.** If we can not provide a counselor who speaks your language on your request, we will be happy to arrange translation assistance.
- **You will be treated with dignity and respect.** At Advocate Health Care, all patients will be treated with dignity and respect, regardless of your ability to pay.
- **You will have access to a financial counselor.** A counselor can also help you determine if you qualify for Advocate's own financial assistance program which can help uninsured or underinsured patients earning up to 400 percent the federal poverty level with 50-100 percent of their bill.

Thank you *for choosing the hospitals and doctors of Advocate Health Care as your health care provider. At Advocate, our mission is to deliver quality and compassionate health care to you and your family. We also understand that hospital bills and health insurance claims can be confusing. With that in mind, we have created this brochure to help you better understand billing issues.*

In plain terms we will try to help you understand what our hospital billing associates can do to assist you, what you can do to assist us and your health plan and how we can help you with your application for qualifying for government or charity care programs.

How will I know how much I owe?

Your health plan will send you an "Explanation of Benefits" notice which provides the amount it has paid, any non-covered or denied amounts and the remaining balance that you owe. Please review this carefully and call your health plan or the hospital immediately if you have questions or concerns. The hospital will also send you a bill for any remaining amount due (co-insurance, deductible, non-covered charges). Many health plans have a co-payment or deductible amount that the patient must pay. You may be asked for payment of this amount at registration or discharge from the hospital.

What if I don't have health insurance?

Be assured that emergency service will never be delayed or withheld on the basis of a patient's ability to pay. If you do not have health insurance, please call a hospital financial counselor at the number indicated below. The financial counselor will review payment and funding options that may be available to you. These could include applying for Illinois Medicaid, Kid Care or Family Care programs, Illinois Crime Victims Funds, interest free extended payment plans and charity care consideration. Should you need further assistance, please contact a patient financial counselor at 847-842-4044 or 847-842-4437.

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