

◆ IMPORTANT DISCLOSURE INFORMATION

The bill you receive from UP Health System is for hospital services only. The hospital works with independent health care provider groups that may help provide care to you during your visit here. Although the hospital works hard to make sure these groups are part of the same insurance plans, we cannot always make that guarantee. Therefore, we have listed their contact information below for you should you have any questions either before or after your visit.

Radiology Services–

Professional Radiology-
1-866-423-0512

Pathology Services–

Medical Labs of Marquette-
1-800-288-8325

Emergency Room Physician Services–

Physician Practices-
1-906-225-4533

Anesthesia Services of Marquette–

1-906-225-2569

CRNA (Certified Registered Nurse Anesthetists Services)–

1-877-886-9366

Clinic Billing–

1-906-225-4533

◆ FINANCIAL COUNSELOR

✧ A Financial Counselor may see you during your hospital stay to answer any questions you may have about your insurance coverage or discuss options for payment of co-pays or deductibles.

We hope this has explained how your account will be handled. If you have any questions about your account, please call our office at **906-225-3288**. We are happy to assist you.

Additional health information is available through the Health Information Center
(906) 225-4950 or 1-800-562-9753, ext. 4950

Visit UP Health System on the web at:
<http://www.mgh.org>

Smartphone Users:
Download a free QR code reader, then simply point your phone's camera at the code and scan. The code will bring you to our website where you can find out more information about UP Health System - Marquette right from your Smartphone!



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DECEMBER– 2014

PATIENT BILLING INFORMATION



We appreciate you choosing
Marquette General Hospital

Payment for Deductibles and Co-Pays is requested at time of service.



For your convenience, we accept Visa, Mastercard and Discover cards.

UP Health System - Marquette offers free financial counseling services and screening assistance for aid programs to all patients requesting such services. Please see the receptionist to request assistance and inquire about financial counseling.



A Duke LifePoint Hospital

✧ At UP Health System we want to ensure that the quality medical service and care you receive at our facility is not overshadowed by billing questions or problems. We are aware of the high cost of medical services and the confusing nature of insurance. Therefore, we have created this summary to explain our billing process.

Our billing cycles depend upon the type of insurance you carry. The different types are as follows:

- Worker's Compensation
- Medicare
- Medicaid
- Blue Cross
- Commercial carriers
- CHAMPUS/Tricare
- Self Pay (no insurance)

◆ WORKERS' COMPENSATION

✧ While we are waiting for your primary insurance to pay, the hospital will follow-up with the employer and/or insurance carrier until the account is paid. If the claim is denied, the account will be changed to a self-pay account and will be followed per the guidelines listed under **Self Pay**.

◆ MEDICARE

✧ The hospital will follow-up with Medicare until the account is paid. After Medicare has paid, the deductible and/or coinsurance will be billed to your secondary (supplemental) insurance. The hospital will follow-up with the insurance company per the guidelines listed under **Commercial/Blue Cross/CHAMPUS**. If you have no other insurance, the hospital will follow the **Self Pay** guidelines.

◆ MEDICAID

✧ The hospital will follow-up with the case worker and/or insurance carrier until the account is paid. If the claim is denied, the account will be changed to a self-pay account and will be followed per the guidelines listed under **Self-Pay**.

◆ COMMERCIAL/BLUE CROSS/CHAMPUS

✧ A claim is filed to the insurance company within 3 to 5 business days from discharge. If payment has not been received from the insurance company within 30 days of filing, our patient accounts staff will contact your carrier. If payment is not received within the next 2 weeks, a second contact is made to your insurance. The account is then reviewed and may be changed to a self-pay account.

UP Health System files insurance for our patients as a courtesy. We will attempt to collect the money from the insurance company, but the payment is your responsibility.

We encourage you to contact your insurance company to assist us in the collection of your account. Many times they will pay the account sooner if you call.



◆ SELF-PAY

✧ It is the hospital's policy to ask you to pay some or all of your estimated bill up-front. If full payment is not obtained at time of service, a statement is mailed to you after the services are completed asking for payment. A second statement is mailed two weeks later asking for payment in full or that **payment arrangements be made** with the business office. Please note that although the hospital will be flexible in this regard, we are not a financial institution and do not have the means for long term payment plans. It is your responsibility to make payment arrangements to pay your debt.

In addition to the above steps, phone calls are made to self-pay patients as a continuing effort to pay the balance due. If a plan is still not made, we may be forced to forward your account to one of our collection agencies for further follow-up. This may have an adverse impact on your credit history.

◆ PRE-ARRIVAL UNIT

✧ Pre-Arrival Unit staff may:

- Contact your insurance carriers and work with them to ensure payments will be made by the insurance company on your procedures.
- Verify proper authorization by your insurance company
- Share with you an estimate of cost for your upcoming procedure and keep you informed of your out of pocket cost (Copays and Deductibles).
- You may contact pre-arrival at **906-225-3302** and obtain pricing for your upcoming procedures.