

Concerns and Questions

Understanding Your Bill

Patient responsibilities and helpful hints for assistance

Thank you for choosing Marion General Hospital as your healthcare provider. Our mission is to deliver quality and compassionate health care to you and your family. To ensure the success of our mission 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 rendered in the most efficient, timely and customer-oriented manner possible. We also understand that billing and collections for healthcare services can be confusing. With that in mind, we have created this guide to help you better understand billing issues.

What We Will Do For You

- We will send you a letter when we have billed your insurance. This is *not* a bill but an acknowledgment that the hospital has sent a bill to your insurance. If the insurance is not correct, please let us know immediately.
- We will send you an easy-to-read statement. Your statement will show the most current balance due, once your insurance has processed the bill.
- We will have representatives available to assist you or your family members with questions. Please feel free to contact us if you have questions concerning your account, hospital charges or payment options.
- We will treat you with dignity and respect regardless of your ability to pay.
- We will assist you in applying for federal, state and MGH patient-assistance programs.

What You Must Do To Help Us

- Please 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 MGH before, please inform us if your personal information or insurance has changed since your last visit.
- Please understand and comply with the requirements of your insurance. Know your benefits, obtain proper authorization for services, submit referral forms, claim forms and coordination-of-benefits forms as your insurance may require.
- Please bring your physician's order if you are scheduled for outpatient services. If you do not have an order, please be sure your physician has faxed it to the hospital prior to your arrival. Your order must include a diagnosis or signs and symptoms.
- Please respond promptly to requests you receive from your insurance. While we will attempt to provide all information and paperwork to your insurance, sometimes they require a response from you to resolve issues related to your account or insurance coverage.
- Please call us if you have any questions or concerns about your bill. The best number to call is always the number on the bill you are inquiring about.
- Please make timely payments on your portion of the bill. Payment for your hospital bill is ultimately your responsibility. You may be asked to pay at the time of service or prior to discharge if you have a deductible, co-payment, co-insurance or other self-pay amount due. For your convenience, MGH accepts, cash, personal checks, money orders, Visa and MasterCard. Interest-free extended payment options are available.
- Please let us know if you anticipate problems paying your bill. As a not-for-profit organization we are happy to assist those in need. If you are having financial difficulties, please let us know. A patient account representative or financial counselor can discuss payment alternatives that may be available to you.

Physician Bills

MGH's bills do not include fees for any physician services. If your treatment includes the services of a radiologist, pathologist, anesthesiologist, emergency room physician or other physician specialist, you will receive a separate bill from these physicians. If you have questions regarding any of your physician bills, please call the telephone number printed on the physician's bill for assistance.

Medicare Recipients

If you are Medicare-eligible and are scheduled for outpatient services, please bring your physician's order that includes your diagnosis or signs and symptoms, 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 to signify that you have been informed of your payment responsibility.

Please 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 MGH before, please inform us if your personal information or insurance has changed since your last visit.

Billing FAQ's

How do I know if MGH is contracted with my insurance?

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

What if MGH is "out of network," can I still go there?

In an emergency, you should go to the closest hospital. Your insurance 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 nonemergency, 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 insurance.

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

Some insurances 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 benefits. (On elective procedures you should talk to your physician and your insurance about coverage.) Please discuss any insurance eligibility or payment concerns with us at registration so that a financial counselor can assist you.

How will I know how much I owe?

Your insurance 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 insurance or the hospital immediately if you have questions or concerns. Marion General Hospital also will send you a bill for any remaining amount due. Many insurance plans have a co-payment, co-insurance 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 a insurance?

Be assured that emergency services will never be delayed or withheld on the basis of a patient's ability to pay. If you do not have insurance, please call us at 765.660.6100 and we will review payment options which could include state-funding and assistance programs.

Billing Help

The patient financial services department is available to assist you with any questions concerning your hospital bill. Our address is 513 N. River Drive, Marion, IN 46952. If you would like an explanation of your bill or would like to make payment arrangements, please call patient accounts at 765.660.6100 or contact by e-mail at billing@mgd.net.

Financial Assistance Policy (FAP)

As a charitable not-for-profit Hospital and pursuant to its mission, it is the policy of Marion General Hospital (MGH) to provide medically necessary health care services to all patients of MGH and MGH-owned physician practices, without regard to the patient's financial ability to pay. Financial assistance is not considered to be a substitute for personal responsibility. Patients are expected to cooperate with MGH procedures for obtaining assistance or other forms of payment, and to contribute to the cost of their care based on their individual ability to pay.

If you believe that you may qualify for financial assistance or you have any questions regarding your bill, please contact our Patient Accounting Department at 765.660.6100. Our office is open Monday- Friday, from 8 a.m. to 4:30

p.m. A patient representative will assist you with your questions and/or the financial assistance application process.

**Customer Service Contact Information:
Patient Financial Services - Customer Service
513 N River Road, Marion, IN
765.660.6100
1.800.200.1111**

QI/CARE CONTINUUM DEPARTMENT (SOCIAL SERVICES)

Social workers and case managers are available to help you deal with the emotional stress of your illness and any adjustments that might be needed after your hospital stay. Social Services offers counseling, discharge planning, financial assistance and referrals to community resources with no charge to our patients. If you have questions, ask your nurse or call Social Services at 765.660.6820.

PASTORAL CARE SERVICES

The chaplain/pastoral counselor is an important member of the healthcare team at MGH. The chaplain/pastoral counselor does not represent a particular congregation or faith system, but is here to help you find the strength you need to cope with the issues involved in your hospital stay. The pastoral counselor is a healthcare specialist whose training and experience enable him/her to minister to and provide support for patients and families.

The chapel is available 24 hours a day, seven days a week.

You may contact the Pastoral Care office at 765.660.6555 or ask your nurse, chaplain assistant or patient representative if you need assistance with any of the following:

- Meeting with the MGH pastoral counselor/chaplain
- Meeting with an emergency on-call clergy (area ministers who volunteer to take emergent calls in the evening.)
- Contacting your personal clergy or family

It is our desire to assist you in any way we can so that your stay is as comfortable as possible. Your needs are important to us; please let us know how we can help you.