

UNDERSTANDING YOUR MEDICAL BILL



UNIVERSITY *of* MARYLAND
MEDICAL CENTER

THANK YOU for choosing **University of Maryland Medical Center (UMMC)** as your healthcare provider. We are committed to providing excellence in the delivery of healthcare.

We understand that the billing and collection practices for healthcare services can be complex and confusing. We are providing this information to assist you.

» YOUR FINANCIAL OBLIGATIONS

You should contact your health insurance company before any hospital, outpatient/clinic or physician office visit to find out the specific coverage under your plan and whether you will be responsible for any part of the payment. Your health insurance company's Customer Service telephone number is located on your 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.

Please remember to bring the following:

- All health insurance cards
- Photo identification, such as a driver's license
- Referral and/or authorization forms
- Physician orders you have been given related to your appointment
- Any payment due at time of service

YOUR PAYMENT RESPONSIBILITY

You will be required to pay for any part of your admission or appointment 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 any amount due prior to receiving non-emergency services.

It is important to note that different facilities and services of UMMC may not be "in-network" (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:

410-821-4140 for hospital services.

410-528-5710 for physician services.

PAYMENT METHODS/POLICIES

Your Patient Statements (bills) are to be paid upon receipt of the statement.

You may pay by cash, personal check, money order, VISA, MasterCard, American Express or Discover Card for your **hospital bill(s)**.

You may pay by cash, personal check, money order, VISA, MasterCard, or Discover Card for your **physician bill(s)**.

» 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.

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(S)

The University of Maryland Faculty Physicians, Inc., will bill physician fees. The physician bill will include the cost of 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.

OUTPATIENT BILL

The hospital outpatient bill includes charges for the use of the hospital facility and any tests or procedures you undergo.

INPATIENT BILL

An inpatient hospital bill includes charges for your room, nursing care, medical supplies, services, and any tests or procedures that you undergo, including X-rays.

» WHERE TO CALL

Medical information is confidential, so we are not able to discuss your bill with anyone else but you. There are some exceptions, including certain services provided to minors and to patients who have a legal guardian or surrogate decision-maker. You can authorize us to discuss your bill with someone else.

For Hospital billing questions, please contact the **University of Maryland Medical System Patient Financial Services Office** at **410-821-4140** (*Hours of Operation: Monday - Friday, 8 AM - 6 PM*).

For Physician billing questions, please call the phone number listed on your billing statement.

» SPECIALIZED ASSISTANCE

MARYLAND RELAY SERVICE

We are able to receive and send TTY/TDY communications for hearing and speech impaired individuals. If you have questions regarding Maryland Relay Services, please call Maryland Relay directly at 711.

LANGUAGE INTERPRETATION

UMMC offers foreign language interpretation in over 40 languages. Please let a staff member know if you need an interpreter when calling about your bill.

» PROGRAMS AVAILABLE TO YOU

FINANCIAL ASSISTANCE PROGRAM

If you need help paying your UMMC hospital bill, you may be eligible for our Financial Assistance Program or other state and local assistance programs. Financial counselors are available to speak with you Monday - Friday, 8 AM - 6 PM. For more information and/or assistance, please call the **Patient Financial Assistance Office** at **410-821-4140**.

If you need help paying for your physician's bill, please contact your physician's office for assistance.

Where do I call for questions about my bill?

If you have a question about your hospital bill, please call **Patient Financial Services** at **410-821-4140**.

If you have a question about your physician's bill, please call the phone number listed on your physician's billing statement.

Why am I receiving multiple bills?

Depending on the services rendered, patients may receive multiple bills for hospital, physician services, and other services.

For more information, see **Types of Bills You May Receive**.

How can I get my claim paid?

Verify that all of the insurance information you provided is correct.

If contacted by UMMC or 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?

A co-pay is typically a fixed amount such as \$15, while co-insurance is a percentage the insured patient has to pay, such as 20%. The co-insurance and co-pay are the patient's responsibility.

What is the Maryland Summary Bill?

The Maryland Summary Bill is an informational billing statement for all patients who have had services rendered at UMMC (i.e., inpatient, outpatient, and clinic). UMMC is required to send this statement under Maryland law. This statement has the following written across the top of the statement: "This is NOT a Bill."

What is a Self-Pay patient?

A Self-Pay patient is a patient who pays out of pocket to cover medical or surgical procedures performed here at UMMC. If you will be paying for medical or surgical services out of pocket, please call:

410-821-4140 for hospital services.

410-528-5710 for physician services.

I am part of a Clinical Trial or Research Study program, so why am I receiving a bill?

If you are enrolled in one of our Clinical Trial or Research Study programs and believe that your bill is related to these services, please call our Research Coordinator for assistance:

410-328-2197

Monday - Friday, 9 AM - 5 PM

What if this visit is due to a motor vehicle accident AT WORK?

Report the accident to your employer and let them know that you have been treated at University of Maryland Medical Center.

Give us your employer's name, address and phone number. Please respond promptly to questionnaires or letters from UMMC or your physician's office.

UMMC does not enter into employee/employer disputes over coverage benefits.

What if this visit is due to a motor vehicle accident that is NOT work related?

We will file auto/liability claims for medical pay benefits. Our Patient Account Specialists will contact you for auto insurance information. UMMC cannot file a claim with your health insurance until a claim is filed with your auto insurance carrier. After we receive a response from your auto insurance, we will bill your health insurance for any balance. Please make sure you give us your correct health insurance information.

Also, return any questionnaires sent to you by your health insurance.

Do you offer the ability to see and pay my hospital bill on-line?

Yes. You can view and pay your hospital bill through our secure website: www.umm.edu/billpay

Payment can be made with a VISA, MasterCard, American Express or Discover Card.

How can I obtain Financial Assistance?

If you need help paying for your UMMC bill, please contact **Patient Financial Services** at **410-821-4140** and ask to speak with a Financial Counselor. A Financial Counselor will help determine if you are eligible for the UMMC Financial Assistance Program or other state and/or local programs.

If you need help paying for your physician's bill, please contact your physician's office for assistance.



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PATIENT FINANCIAL SERVICES

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