

What are my financial responsibilities as a patient?

As a patient, it is in your best interest to know and understand your insurance plan benefits and your responsibility for any deductibles, co-insurance, or co-payment amounts prior to any visit. Not all services are covered in all insurance contracts. If your insurance plan does not cover a service or procedure, you may be liable for full payment of the bill.

To find out what your insurance plan covers and what your financial obligation may be, call the Customer Service or Member Services Department of your insurance company (the phone numbers are on your insurance card). Your employer's human resources department may also be a source of information and assistance.

Make sure that your insurance company lists both your physician and hospital as a participating provider. It is possible that only the physician or only the hospital participates with your insurance plan. Benefit and coverage rules and policies differ among insurers and even between different plans of the same insurer. If you go to an out-of-network provider, you may have a greater financial responsibility for services provided at a hospital that is not under contract with your health care plan. Your insurance company can assist you in finding an in-network provider to limit the amount of money you will have to pay for care. Contact your plan's Customer Service department for further assistance.

Patients with insurance questions or concerns may also contact the University of Chicago's Office of Managed Care at (773) 834-4730 or see our website at www.uchospitals.edu/managedcare.html for a list of accepted insurance plans.

What should I do if my insurance changes?

You are responsible to notify us of your insurance and changes to your coverage. Please have your current insurance card with you at all times, as well as a photo ID such as a driver's license, military ID or government issued ID.



What if my insurance plan requires a referral and/or a prior authorization?

If your insurance company requires a referral and/or prior authorization, contact your primary care physician prior to seeing a specialist.

If your insurance company requires a referral and/or prior authorization and you do not have one, you may not be seen for your scheduled appointment, or you will be responsible for full payment of your bill at the time of service. If your specialist requires more visits than your insurer approves or if the referral has expired, you must contact your primary care physician for another referral and/or prior authorization.



Why are you asking for my deductible, co-insurance or co-payment at the time of my visit?

We ask that payments be made when you are at the physician office so you won't be bothered with an invoice sent to your home after your visit. It also helps us reduce our costs and saves you the trouble of mailing a payment back to the University of Chicago Medical Center.

I was a patient at the University of Chicago Medical Center. Why have I been sent two bills? What is included on each bill?

During the course of your visit to the University of Chicago Medical Center you may receive a variety of inpatient or outpatient services and treatment. You may receive two bills for each of these services or encounters. These are not duplicate bills.

One bill will be for services provided by the University of Chicago Medical Center, the other for services provided by the physician(s) involved with your care. For **inpatient** care, most physician

fees are billed by the University of Chicago Physicians Group. These may include physician fees not only from your primary physician, but also from consulting physicians, anesthesiologists, radiologists, pathologists, and others who performed services for you. The University of Chicago Medical Center bill will include charges for the hospital room, nursing care, meals, supplies, medications, and other miscellaneous items. The University of Chicago Medical Center bill also will include technical charges for X-rays and lab tests while the Physicians Group bill may include physician fees for interpreting those same tests.



For **outpatient** care, the University of Chicago Physicians Group bill will include physician fees associated with diagnostic testing and most outpatient procedures. The University of Chicago Medical Center bill will include physician fees associated with an outpatient office visit and other non-physician charges related to the visit and the tests and equipment used at the University of Chicago Medical Center.

I was sent two bills for my medical services. How do I tell them apart? Who do I contact if I have questions about either bill?

University of Chicago Physicians Group bills are blue and white.

The University of Chicago Physicians Group handles all inquiries related to physician charges. For questions about your physician bill, call (773) 702-1150.

Address correspondence to:
University of Chicago Physicians Group
75 Remittance Drive, Suite 1385
Chicago, IL 60675-1385



University of Chicago Medical Center bills are red and gray.

The University of Chicago Medical Center Billing Office handles all questions related to hospital charges. For questions about your hospital bill, call (773) 702-6664.

Address correspondence to:
University of Chicago Medical Center
Billing Office
1122 Paysphere Circle
Chicago, IL 60674

When can I expect to receive a bill?
Why was I sent a statement when my insurance company is supposed to pay my bill?

For patients with health insurance once your insurance company has been billed and has responded to us, we determine how much you may owe and bill you. Payment will be due thirty (30) days after a bill is sent to you. If your insurance company does not pay within ninety (90) days of receiving a bill from the University of Chicago, you may receive a statement showing that your insurance company has not paid the bill.

Whether you have insurance coverage or not, you as the patient are ultimately responsible to make sure your bill is paid. If you receive a statement showing that your insurance company has not paid, it may be helpful for you to contact your insurance company to ask why payment has not been made.

Where can I pay my bill in person? Can I pay my bill in cash?

You may pay both your University of Chicago Medical Center and Physicians Group bills in person in the Outpatient Registration Office on the first floor of the Center for Advanced Medicine. The office is open Monday through Friday from 8 a.m. to 7:30 p.m. Payment can be made with cash, check, money order, or most credit cards.

Payment can also be sent by check, money order, or accepted credit cards. Please do not send cash through the mail.

The University of Chicago
Medical Center

Patient Financial Responsibilities



Frequently Asked Questions

**The University of Chicago
Medical Center**
5841 South Maryland Avenue
Chicago, IL 60637-1470

www.uchospitals.edu



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