THE UNIVERSITY OF CHICAGO MEDICAL CENTER

Dear Patient or Family Member:

This communication is to share some important information regarding answers to "Frequently Asked Questions" from patients or family members scheduled to receive care at The University of Chicago Medical Center (UCMC).

Please take a few moments to read below for information on several topics:

- **What you should understand about your insurance benefits:**
  - As a patient it is in your best interest to understand your insurance plan benefits and your responsibility for deductibles, co-insurance, or co payment amounts.
  - If your insurance does not cover a service you may be liable for the entire amount. To find out more about your financial obligation, please call the customer service number of your insurance company.
  - Policies and coverage determination may vary from year to year. Be sure to stay up to date on your coverage.
  - Also, check with your insurance company to determine if both UCMC and the physician you are seeing are listed as participating providers. It is possible for one to be contracted and the other not. Services provided by an out of network provider may lead to a larger financial responsibility.
  - You may also contact the UCMC Office of Managed Care at 773-834-4730, or see the website @ www.uchospitals.edu/managedcare.html for a list of contracted insurance plans.
- **What you need to do if your insurance requires a referral and/or a prior authorization:**
  - If your plan requires a referral, contact your primary care physician (PCP) prior to seeing a specialist.
  - If your policy requires a referral and you do not have one, you will be responsible for full payment of your bill at the time of service, OR you may not be seen for your scheduled appointment.
  - If more visits or tests are requested by the specialist, be certain to follow up with your PCP for an updated referral.
- **We request that you bring both your current insurance card AND a photo ID (where possible) for each visit:**
  - Please bring the most current information to the appointment, and inform us of any changes.
- **What you should do if you need financial assistance with a balance you may owe for the care you or your family member receive:**
  - You may be eligible for financial assistance under the terms and conditions the hospital offers to qualified patients. Financial assistance includes discounts for services provided to UCMC patients who are uninsured or under insured. For more information contact Hospital Financial Assistance Representative at 773-702-6664 or toll free 800-827-0125.
- **Bills you should expect to see based on the type of care you or your family member receive:**

- Here at UCMC you may receive a variety of inpatient and outpatient services and treatment. You may receive more than one bill 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 others for services provided by the physician(s) involved with your care.
- Physician fees for inpatient care, the interpretation of lab tests and X-rays, and for outpatient care, procedures and diagnostic testing, are examples of items that will be billed by the Physicians Group.
- Charges for the hospital room, nursing care, meals, supplies, medication and other miscellaneous items, and for outpatient care, fees associated with an Outpatient clinic visit and other non physician charges, are examples of items that will be billed by The University of Chicago Medical Center.

➢ **Billing and contact information for additional questions.**

- University of Chicago Medical Center bills are red and gray
- Phone number 773-702-6664
- Payment to:
  - University of Chicago Medical Center
    15965 Collections Center Drive
    Chicago, IL 60693-0159
- "To pay online, go to www.uchospitals.edu/paybill
- Send written inquiries to:
  - University of Chicago Medical Center
    8201 Cass Ave
    Darien, IL 60561

- University of Chicago Physicians group bills are blue and white
- Phone number 773-702-1150
- Payment to:
  - University of Chicago Physicians Group
    75 Remittance Drive, Suite 1385
    Chicago, IL 60675-1385

- You can pay both bills in person at the Outpatient Services department on the first floor of the Center for Advanced Medicine. Office is open Mon – Fri, 8:00 a.m.-4:30 p.m.

In addition, you should be aware of the following:

- As a patient, you may receive separate bills for services provided by health care professionals affiliated with UCMC.
- Some UCMC health care professionals may not be participating providers in the same insurance plans and networks as UCMC.
- You may have greater financial responsibility for services provided by health care professionals at UCMC who are not under contract with your health care plan.
- **Normally, UCMC outpatient visits are billed as "hospital based outpatient clinics" and not private doctor office visits. Some insurance plans pay different benefit levels for each type of visit.**
- Any questions that you may have about your insurance coverage or benefit levels should be directed to your health care plan and/or certificate of coverage.