

## Frequently Asked Questions

Find answers to frequently asked questions regarding billing and insurance including Medicare.

### **Billing**

#### **How often will I receive a statement from Hopedale Medical Complex?**

At the time of billing, you will receive an “Informational Notice”. This notice will provide you a summary of your charges, notification of the insurance(s) including identification numbers that we have billed on your behalf, information regarding our Financial Assistance Program and general contact information for questions. Please review this notice and if all the information is correct, no further action is needed from you.

After your insurance processes your insurance claim, you will receive a **Statement** from Hopedale Medical Complex indicating the amount you owe. This statement will include a “prompt pay” discount if payment in full is received within 30 days of the notice. If you are unable to pay in full, Statements will continue until payment in full is received,

#### **What if I cannot pay the full amount I owe in full?**

In many cases, we can help to establish an interest free monthly payment plan. Please contact Patient Accounting at 309-449-4377 to discuss payment arrangements. Partial payments made toward your balance will not stop collection activity unless you have made payment arrangements with us.

#### **May I pay my bill with a credit card?**

Yes, Hopedale Medical Complex accepts Visa, MasterCard, and Discover. You may pay your hospital bill online using one of the credit card listed.

#### **What if I cannot pay my hospital bill?**

Hopedale Medical Complex has a Financial Assistance program. In order to apply for the program, please fill out the application located on our Financial Assistance page. Please refer to the information located on our Financial Assistance page for more information.

#### **Why did I receive a bill from a doctor that I did not see?**

Certain physicians help with your medical care even though you do not meet with them. Commonly, these are doctors who read your lab results, x-rays and EKG’s among others.

#### **What if there is a mistake on my statements?**

If you have billing questions, call the Patient Accounts Department

Phone: 309-449-4377.

Hours: Monday-Friday 8:00 a.m.-5:00 p. m.

## **Insurance**

### **Does Hopedale Medical Complex accept Medicare?**

Yes, Hopedale Medical Complex does accept Medicare.

### **How do I know if Hopedale Medical Complex contracts with my health plan?**

To ensure that you receive full insurance benefits, some insurance companies require patients to receive services with an “in-network” or “participating provider” hospital and physicians. Please call your insurance provider to make sure that Hopedale Medical Complex is in your network.

### **If Hopedale Medical Complex is “out of network”, may I still go there?**

Yes, in an emergency, always go to the closest hospital. Your insurance provider will generally cover emergency services.

If you choose to go to an “out of network” hospital in a non-emergency, you may be required to pay a larger deductible, a greater portion of the bill or the entire bill. Call your insurance provider to find out your health plan’s “out of network” options.

### **How can I be sure my insurance provider will pay my bills?**

Your health plan may:

- Require that certain services be authorized, or pre-certified before you receive them.
- Require that you notify them within a certain period of time after services are rendered.

Find out your health plan’s requirements by reading the information given to you by your insurance provider or employer, or by calling your insurance provider directly.

You may also call the Patient Accounting Department at 309-449-4377 to discuss any insurance payment concerns.

### **Does Hopedale Medical Complex send the necessary information and paperwork to insurance providers?**

Yes. However, sometimes the insurance provider will require information from you in order to process the claim such as Accident or Coordination of Benefits Information. If you receive a request from your insurance provider for this information, please respond as soon as possible in order to ensure that your insurance claim is processed accurately and timely. Please do not hesitate to contact your insurance provider with any questions you might have regarding your insurance claim processing. You can also contact the Patient Accounting Department at 309-449-4377 with any questions