



# Common Questions about Billing

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## **What insurance information should I bring to my visit?**

We want your visit to Children's to be as efficient as possible, saving you and your child time and needless waiting. Bring your insurance card(s) with you each time you visit Children's. You also must pay your insurance copayment at the time of your visit.

## **What if I forget to bring my insurance card?**

If you do not bring your insurance card(s), you will be registered as "self-pay," and you may be responsible for the entire bill for your child's service at Children's.

## **Do I have to pay anything on the day my child is treated?**

You are responsible for paying your insurance copayment at the time of your child's service. If you are a self-pay patient, full payment is appreciated at the time of your visit. Financial counselors are available to assist you if you are unable to pay for your child's visit.

## **What forms of payment does Children's accept?**

Children's accepts cash (in person only), checks and all major credit cards.

## **How long will it be before I receive a bill?**

After your child receives care at Children's, we will immediately send a claim to your insurance company to pay your bill. You will also receive a bill from us explaining that we have sent a claim to your insurance company. After we receive payment from your insurance company, Children's will send you a bill for the remaining balance.

## **Will I get one bill from Children's?**

Depending upon the services your child receives, you may get more than one bill from Children's or other providers affiliated with Children's. In addition to a bill from Children's, you also may receive a bill from a physician or professional service or anesthesia service.

## **Will Children's make sure all the doctors who treat my child are covered by my insurance plan?**

Your child's care may be provided by several different healthcare professionals. Some of these providers may be independent contractors and not employees of Children's. Because insurance plans and coverage frequently change, Children's cannot ensure that everyone who sees your child is covered by your insurance plan. We encourage families to ask questions and to work closely with your insurance provider.

## **What if my insurance changes during my child's stay or treatment?**

Children's wants to help you minimize your out-of-pocket expense. Notify a customer service representative immediately if your child's insurance coverage changes.

## **How will I know if my insurance company has paid its part?**

Once your insurance company has paid your claim, Children's will send you a statement for the remainder for which you are responsible. Review the bill very carefully. Any questions about the portion paid or not paid should be directed to your insurance company. The insurance company's customer service telephone number usually is printed on the back of your insurance card.

**What happens if I cannot pay my bill?**

You may qualify for assistance in paying your bill. Children's has financial counselors who will work with you to help you take advantage of public assistance programs for which your child may be eligible. In addition, your child may be eligible for charity care or Children's may be able to set up a payment plan for you.

**If my child received charity care from Children's in the past, will he get it every time?**

Because financial situations change so often, Children's cannot guarantee that your child will receive charity care upon each visit. You must speak with a financial counselor and apply for charity care upon each visit.

**Does charity care cover the hospital and the doctors?**

Charity care only covers the charges for Children's. Charges from physician or professional fees must be handled separately.

**Does Children's offer payment plans or discounts?**

If you cannot pay your child's full bill, Children's may set up a payment plan with you. Also, prompt pay discounts may be available for self-pay services. Speak with your financial counselor for more information.

**Can I get a multi-child discount?**

Children's does not offer a discount for treating more than one child. Each child's case is treated individually