

PHYSICIAN FEES *~continued from front*

financial responsibility for services provided by these physicians and allied health professionals, who do not participate in your insurance plan or those plans accepted by Northwest Community Hospital and Day Surgery Center. Fees for most of these professional services are **not** included on Northwest Community Hospital or Day Surgery Center bills. In most cases you will receive a separate bill from your doctor or other healthcare professional.

If you have questions regarding any of your doctor bills, call the telephone number printed on the bill in question.

“MEDICARE AND YOU”

We offer assistance with Medicare claims, supplemental insurance and other bill-related issues for seniors. For more information on the “Medicare and You” program, call 847.618.7440.

If you have Medicare and require outpatient services, please bring your physician’s order with you. If Medicare does not cover the services ordered, you may be asked to sign a Medicare form (an Advance Beneficiary Notice) stating you have been told about your payment responsibility.

OTHER INSURANCE INFORMATION

Insurance Plan Coverage:

Some health plans require patients to receive services at an “in-network” or “participating provider” hospital. To verify your insurance requirements and to be sure Northwest Community is in your plan’s network, call your insurance company.

“Out-of-Network” Providers:

In an emergency you should go to the nearest hospital. Your insurance plan will generally cover these costs or transfer you to an “in-network” hospital. If you go to an “out-of-network” hospital in a non-emergency situation, you may be required to pay a larger portion of your bill. Contact your insurance company for details about its “out-of-network” coverage.

Insurance Payment of Bills:

Your insurance plan requires you to pre-certify certain services or to notify them within a certain period of time after hospitalization. You should read the details of your plan’s requirements and any benefit documents provided by your insurance carrier or employer. You should talk to your doctor’s office and your insurance company about elective procedures. Please discuss any insurance eligibility or payment concerns when you schedule your appointment, or ask to speak with a financial counselor.

The Amount You Owe:

You will receive an “Explanation of Benefits” from your insurance plan, which shows the amount it has paid, any non-covered or denied amounts and the remaining balance that you owe. Review this information and call your insurance company or Northwest Community if you have questions. Northwest Community will send you a bill for any remaining amount due (such as co-insurance, deductible or non-covered charges). You may be asked to pay at registration or discharge from the Hospital.

To Make a Payment:

- If you would like to pay your bill online, please visit www.nch.org, under Hospital Services go to Patient/Visitor Information, click on “Pay Your Hospital Bill Online.”
- If you would like to mail a payment, it should be addressed to:
Northwest Community Hospital
PO Box 95698
Chicago, Illinois 60694-5698

For Those Without Insurance:

At Northwest Community, all patients are treated with dignity and respect, regardless of their financial situation. Emergency services will never be denied or withheld on the basis of a patient’s ability to pay.

If you do not have health insurance, please call a hospital financial counselor at the number indicated below. The financial counselor will review payment and funding options that may be available to you. These could include applying for Illinois Medicaid, ALL Kids or Family Care programs, Illinois Violent Crime Victims Assistance Fund, other government-sponsored plans, grants, community funding, financial assistance and packaged priced services. Please contact a financial counselor at **847.618.4542**.

800 W. Central Road &
675 W. Kirchoff Road
Arlington Heights, IL 60005
847.618.4542
www.nch.org



FINANCIAL SERVICES AND ASSISTANCE

For Patients of
Northwest Community
Hospital
and the
Northwest Community
Day Surgery Center

NORTHWEST COMMUNITY'S ROLE

Northwest Community will bill your insurance plan, including Medicare and Medicaid, for payment of services. If you have more than one insurance plan, Northwest Community will bill these other plans as well.

Northwest Community will send you statements that show the most current balance that your insurance company owes or that is your responsibility. After your insurance has paid, we will send you a statement showing the amount you owe.

Northwest Community will provide a financial counselor to answer billing and insurance questions or assist you with payment issues. A counselor also can help you determine if you qualify for Northwest Community's financial assistance. These programs can help uninsured or underinsured patients. In addition, a counselor can help determine if you qualify for any of the package priced services that are offered. Financial counselors can be called at **847.618.4542** until 9 pm seven days a week.

Northwest Community will provide language assistance. We will arrange translation assistance for you free of charge to answer your billing and payment questions.

THE PATIENT/FAMILY ROLE

Provide complete identification and health insurance information upon registration. We will ask you for a driver's license or state identification card, all insurance cards and authorization forms. We also will ask you to assign your insurance benefits to Northwest Community.

Understand and comply with insurance plan requirements by obtaining authorizations for services, providing referral forms or completing any required coordination of benefits forms. For outpatient services, please bring your referral/authorization form and your physician's order to your appointment.

Respond immediately to insurance plan requests. We will provide all information and paperwork to your insurance company, but sometimes a call is required from you to resolve issues related to your account. If your insurance company has not paid us and has not responded to our attempts to resolve your payment issues, the balance owed may become your responsibility.

Call with any questions or concerns about a bill. The phone number on the bill you receive is the best number to call for information. For information about coverage, benefit levels or services not covered by your insurance, call the number on your insurance card.

Make prompt payments. Payment for your bill is ultimately your responsibility, with the exception of services approved by Medicare, Medicaid and TriCare. We may ask you to pay prior to the time of service; or prior to discharge if you have a deductible, co-payment or other self-pay amount due; or if you do not have insurance coverage. For your convenience, Northwest Community accepts cash, personal check, money order, Visa, MasterCard, Discover and American Express.

Notify Northwest Community if you have difficulty paying the bill. If you are having financial problems, please let us know. A

financial counselor can discuss payment alternatives that may be available to you, including: special payment arrangements, government-sponsored programs, grants, community funding, financial assistance, charity care and package priced services. To apply for government or financial assistance programs, certain personal and financial information is required.

Notify Northwest Community if your treatment is the result of an accident or work injury. If your service or hospitalization results from an accident or work injury, you may be asked to provide information about possible payments from sources such as homeowners insurance, workers' compensation or auto insurance.

PHYSICIAN FEES

Northwest Community contracts with independent physician groups, such as emergency room physicians, pathologists, radiologists and anesthesiologists, to offer specialized services within the Hospital and Day Surgery Center. In addition, your physician may decide to call in other allied health professionals, such as advanced practice nurses, nurse midwives, physician assistants, nurse anesthetists, or physician specialists for consultations related to your care.

It's important for you to know that these physicians may not be part of the same insurance plans and networks as Northwest Community Hospital and Day Surgery Center. Therefore, you may have a greater

Northwest Community's mission is to deliver quality, compassionate healthcare services to the people of the northwest suburbs. We understand that hospital bills and health insurance claims can be confusing, and we are here to help you with your questions.

FINANCIAL COUNSELORS

Our financial counselors can answer any questions about your bill. They also can talk to your insurance company about outstanding claims, ask for and accept payments, collect self-pay balances prior to services/admission, set up payment plans, facilitate loan applications and help with completing applications for financial assistance and/or package priced services.

Financial Counselors

are available at

847.618.4542.
