

MAKE CHECKS PAYABLE TO:

Mercy Medical Associates
PO Box 636961
Cincinnati, OH 45263

FOR MORE INFORMATION, PLEASE CALL CUSTOMER SERVICE AT:

1-888-696-3541 Mon. – Fri. 8 a.m. to 5:30 p.m. Eastern time.

Under all circumstances, our collection practices are professional, compassionate, and in keeping with our mission and values and the Federal Fair Debt Collection Practices Act.

Our Mission is to extend the healing ministry of Jesus by improving the health of our communities with emphasis on the people who are poor and under-served.



Understanding Your Bill

Thank you for choosing Lourdes for your healthcare.
Your care is our priority.

Processing your bill correctly and quickly is an important step in your care. We know it can be confusing, so we want to help you understand our billing process, what to expect when you visit your doctor or hospital, and what information we need to process your bill.

When you visit your doctor, you need to pay your insurance copay at that time. If you don't have insurance, or cannot afford to pay, this brochure will help you understand your options.

IF YOU HAVE HEALTH INSURANCE:

- When you call to make an appointment, tell the staff why you are seeing the doctor. Is this a yearly exam? Is this a follow-up visit for high blood pressure?
- Make sure the doctor takes your insurance plan.
- Ask the scheduler if you need to notify your insurance company before your visit.
- Understand what your insurance plan covers and what you have to pay. You need to pay your health insurance copay when you visit.

IF YOU DO NOT HAVE HEALTH INSURANCE:

- The Affordable Care Act gives you options for health insurance. You may:
 - Ask our registration staff about your options.
 - Visit healthcare.gov or call 1-800-318-2596.
 - Visit kynect.ky.gov if you live in Kentucky . There you can search for an Insurance Agent or kynector, or chat with Customer Service. You may also call 1-855-4kynect (459-6328).
- If you do not qualify for, or choose not to buy health insurance coverage, you are considered a self-pay patient. This means you must pay a down payment at your visit.
 - Primary care visits require a \$30 down payment.
 - Specialist visits require a \$40 down payment.
 - Get a 10% discount if you can pay your entire bill at your visit.
 - If you cannot or choose not to pay your entire bill at your visit, we will bill you for the balance that's left after your down payment.
 - You may get a self-pay discount on required services.
- We will not delay or withhold urgent services if you do not have health insurance. However, your appointment may be cancelled if you cannot pay your down payment at your visit.



**Prequalify
for financial
assistance:
1-888-217-9992**

Financial Assistance

If you do not have health insurance, or are underinsured, financial assistance may be available if you qualify. You may get discounted rates depending on your income, family size and the type of care you need.

- Before your visit, call Financial Assistance at 1-888-217-9992 to prequalify over the phone. You may also apply online, in the hospital, or by filling out the information on the back of your billing statement. If your application is approved, we will send you a letter with your discounted rates and what care is included. Your discounts may be different for doctors and hospitals.
- Your application is valid for 90 days.
- If you prequalify over the phone, you will still need to apply in writing during your doctor's visit.

Before your visit

- Make an appointment with your doctor.
- Make sure you have the following items ready when you call for your appointment:
 - Address
 - Phone Number
 - Email Address
 - Social Security Number
 - Policy numbers for current health insurance
- If you are being treated because of a special circumstance that does not apply to your health insurance, such as workers compensation or treatment after an auto accident, please let us know when you make your appointment so that we set up your appointment correctly.



During your visit

- Make sure we have your current and correct information.
- **Bring your current Photo ID** (driver's license or state-issued photo ID).
- **Bring current insurance cards.**
- **Bring your health insurance copay or self-pay down payment** to your visit. These must be paid at the time of service. You may be asked to reschedule your appointment if you do not bring your copay to your appointment. We accept cash, check, credit cards (Visa, MasterCard, Discover, American Express) and money orders.
- **Ask to sign up for MyChart**, which gives you online access to your health information, lets you request appointments and more.

After your visit

- We will bill your insurance company. It usually takes about 30-45 days for them to respond to a claim.
- Your insurance company will send you an Explanation of Benefits (EOB) notice that details the amount paid, any amounts not covered or denied, and any balance you need to pay.
- We will send you three statements and call you twice to remind you to pay any balance. If your bill isn't paid after 90 days, it may be referred to a collection agency.
- Review your EOB carefully, compare it to your billing statement, and call your insurance company or a customer service representative right away if you have questions or concerns.
- You can pay your bill online anytime at paychp.com.

You may get more than one bill

Depending on the services you receive, you may get several different bills.

- The hospital bills for its services.
- The doctor or doctor's office may send a bill for services, even if it's a hospital-based practice. Sometimes doctors who are part of a hospital department will also bill separately.
- The radiologist, pathologist, emergency room provider or other specialist will bill you if you had certain tests or procedures. For example, you may get a bill from the radiologist who looked at your X-ray.
- If you had anesthesia (certain pain blockers or being "put to sleep"), you will get a separate bill for that service.
- If you have questions about your bills, please call customer service at 1-888-696-3541 Mon. – Fri. 8 a.m. to 5:30 p.m. Eastern time.

**Pay your
bill online:
paychp.com**

**Ask questions
about your bills:
1-888-696-3541**