

About Your Hospital Bill

Helpful information about the billing process, medical insurance claims and financial assistance programs, including free and discounted care.

Thank you for choosing Northwestern Memorial Hospital for your healthcare services.

We know that hospital bills, healthcare claims and the payment process can be complicated and difficult to understand. As a way of helping you, this brochure will answer some of the most frequently asked questions about billing and payment options, including important information that can help you understand what financial assistance might be available if you believe that you may be unable to pay your bill.

You will also find suggestions about steps you can take to save time and help us better assist you, including information about our financial counselors who can provide individualized

assistance to help you determine your payment options. If you are uninsured or if your medical insurance will leave you with a balance that you may have difficulty paying, our financial counselors can work with you to determine if you qualify for one of our financial assistance programs including free or discounted care.

At Northwestern Memorial, we are dedicated to providing quality medical care to those in need of our services, regardless of the ability to pay. Your financial circumstances will not impact the care you receive as everyone is treated with the same compassion, dignity and respect.

Every patient treated at Northwestern Memorial Hospital receives a bill that summarizes the hospital services provided and details the balance due. Please keep in mind that physicians and surgeons bill you separately for their services as do other medical specialists who may be involved in your care such as radiologists, anesthesiologists and pathologists. For patients with medical insurance, your costs are based on the terms of your policy and the benefits of your plan. It is important for you to know that your insurance plan may not cover your total medical expense, which means that some amount of your bill becomes your personal responsibility. You can expect the following from Northwestern Memorial:

We will bill your medical insurance plan on your behalf.

With your consent, we will bill your medical insurance plan, including Medicare and Medicaid. If you have more than one plan, we will bill your additional insurance plans. We will bill your insurer for the full amount of your charges. Your insurance plan will apply any hospital contracted discounts to those charges and you will be responsible for unpaid balances after discounts have been applied to your account.

You will receive timely statements.

Your statement will include the most current balance due from your medical insurance plan or from you. We will send you a statement after your insurance has paid to notify you of any remaining balance. If you need personal assistance, our billing representatives can be reached from 8 a.m. to 5 p.m., Monday through Friday, at **312-926-6900** or **800-845-9028**.

You can access your account and financial assistance information anytime, day or night.

Northwestern Memorial Hospital's website provides you with convenient, around-the-clock access to your account. You can go online to update your personal information, make a payment or obtain additional information related to your bill. To access your account, please go to **www.nmh.org** and click on *Pay Your Bill* located on the right side of the page. You may click on *Financial Assistance Programs* for more information about Northwestern Memorial's free and discounted programs. You also can access your account information by using our automated telephone system any time of day by calling **312-926-6900** or **800-845-9028**.

You will have access to a financial counselor.

Our financial counselors can answer questions you and your family may have about hospital charges, medical insurance benefits and payment options. In addition, our counselors can help you determine if you might qualify for one of our financial assistance programs, including free and discounted care, and assist you with completing the paperwork. Interpreters are available so that you may speak to a financial counselor in your own language. If you would like to speak with a financial counselor, please tell a registration representative or your caregiver.

It is important that you take an active role in understanding your hospital bill, processing medical insurance claims and in working with us to determine if you are eligible for financial assistance. Even if you do not qualify, we will work with you to establish a payment plan. There are a number of steps that you can take to help:

Provide us with complete medical insurance information at the time of your hospital registration.

Please make sure that we have all of your medical insurance information and authorization forms. We will ask you to sign a form that will authorize us to release information to your insurance company and assign payment to the hospital.

Understand and comply with the requirements of your insurance plan.

You may be able to reduce delays and potentially some out-of-pocket costs if you are familiar with your medical insurance coverage and follow required procedures. Please review the handbook provided by your medical insurance plan or call the customer service number on the back of your insurance card if you have questions about your coverage. To reduce payment delays, make sure to complete and return the “coordination of benefits” form if this is requested.

Respond promptly to requests you receive from your insurer.

While we will attempt to provide all of the necessary information and paperwork to process your claims, sometimes a response from you will be required to resolve issues related to your account or your medical insurance coverage, especially if you have more than one insurance plan. If your insurance company has not issued a payment within a reasonable amount of time and has not responded to our attempts to resolve payment matters on your behalf, please understand that the balance owed may become your responsibility.

Contact us if you have questions or concerns about your hospital bill or need financial assistance.

Our billing representatives can address your questions and either provide an explanation or direct you to the right place for an answer. Our billing representatives are available from 8 a.m. to 5 p.m., Monday through Friday, at **312-926-6900** or **800-845-9028**.

If you anticipate problems paying for your portion of the bill, let us know.

Our financial counselors can help you understand the many financial options that may be of assistance such as free care, discounted care or extended payment plans. To apply, you will be required to provide us with certain personal and financial information so that we can help determine if you qualify.

Northwestern Memorial is a nonprofit hospital that offers a range of financial assistance programs to ensure that quality healthcare is accessible to everyone including those who are least able to afford it. Uninsured patients as well as those with medical insurance but who may be left with balances they cannot afford to pay may qualify for the following financial assistance programs:

Our **Free Care Program** offers free care based on family size and income of up to 250 percent of the federal poverty guidelines and other criteria.

Our **Discounted Care Program** offers discounted care based on family size and income up to 600 percent of the federal poverty guidelines and other criteria.

Our **Catastrophic Discount Program** provides relief for patients by limiting the total out-of-pocket costs for patients who may not qualify for other financial assistance programs, but for whom medical debt could create a significant financial burden.

Our **Uninsured-Noncovered Services Discount Program** offers discounts on hospital bills for uninsured patients who do not qualify for free or discounted care. This program also offers discounts to insured patients who have claims for medically necessary services that are not covered by their insurance plans.

Our **Extended Payment Plan Program** offers payment arrangements for patients who may be unable to pay the balance at one time.

Please note that eligibility criteria, terms and conditions vary for each of the financial assistance programs listed above. Our financial counselors can help you further understand if you qualify for any of these programs and can assist you with the application process. For additional information, please call **312-926-6900** or **800-845-9028**, or visit <https://nmh.patientcompass.com/hc/guarantor/selfPay.do> or www.nmh.org.

251 East Huron Street
Chicago, Illinois 60611-2908
312.926.2000
nmh.org

24-Hour Account Access

www.nmh.org
1.800.845.9028

Billing Representatives

8 a.m. to 5 p.m., Monday through Friday
312.926.6900 or 1.800.845.9028

Financial Counselors

8 a.m. to 5 p.m., Monday through Friday
312.926.6906 or 1.800.423.0523

OUR MISSION

Northwestern Memorial is an academic medical center hospital where the patient comes first. We are an organization of caregivers who aspire to consistently high standards of quality, cost-effectiveness and patient satisfaction. We seek to improve the health of the communities we serve by delivering a broad range of services with sensitivity to the individual needs of our patients and their families. We are bonded in an essential academic and service relationship with Northwestern University Feinberg School of Medicine. The quality of our services is enhanced through their integration with education and research in an environment that encourages excellence of practice, critical inquiry and learning.

Para asistencia en español, por favor llamar al Departamento de Representantes para Pacientes al 312-926-3112.

Northwestern Memorial is committed to representing the communities we serve, fostering a culture of inclusion, delivering culturally competent care and access to treatment and programs in a nondiscriminatory manner and eliminating healthcare disparities. For questions, please call the Patient Representative department at 312-926-3112, TDD/TTY number 312-944-2358.