

## About Your Bill

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

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 and discounted care.

At Northwestern Memorial Hospital, 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 services provided in to a single, consolidated statement so that it's easier for you to understand and pay for your healthcare.

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 am to 5 pm, Monday through Friday, at 312.926.6900 or 844.6.MYBILL (844.669.2455).

#### **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 [mybill.nm.org](http://mybill.nm.org). You may click on "Financial Assistance" for more information about Northwestern Memorial Hospital's free and discounted programs. You also can access your account information by using our automated telephone system 24 hours a day by calling 312.926.6900 or 844.6.MYBILL (844.669.2455).

#### **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 Northwestern Memorial Hospital bill, processing medical insurance claims and 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 am to 5 pm, Monday through Friday, at 312.926.6900 or 844.6.MYBILL (844.669.2455).

### 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.

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 200 percent of the federal poverty guidelines and other criteria.

If you are uninsured, have a family size and income of up to 200 percent of the federal poverty guidelines, are an Illinois resident and are actively enrolled in any of the following types of programs, then you do not have to complete an application for assistance with your hospital bill.

- Women, Infants and Children Nutrition Program (WIC)
- Supplemental Nutrition Assistance Program (SNAP)
- Illinois Free Lunch and Breakfast Program
- Low Income Home Energy Assistance Program (LIHEAP)
- An approved community-based medical care program
- Grant assistance for medical services

Please show proof of your active enrollment in one of these programs either at the time of your hospital visit or soon after to receive assistance with your bill.

You also qualify for our Free Care Program and do not have to complete a financial assistance application if you are approved for Illinois Medicaid within 60 days of your visit or you are homeless. In addition, patients who are Illinois residents with mental incapacitation with no one to act on the patient's behalf or patients who are deceased with no estate are also eligible for financial assistance.

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 Northwestern Memorial 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 312.926.6906 or 800.423.0523, or visit [nm.org](http://nm.org)



**Northwestern Memorial Hospital**

251 East Huron Street  
Chicago, Illinois 60611  
312.926.2000

[nm.org](http://nm.org)

**24-Hour Account Access**

[mybill.nm.org](http://mybill.nm.org)  
800.845.9028

**Billing Representatives**

8 am to 5 pm, Monday through Friday  
312.926.6900 or 800.845.9028

**Financial Counselors**

8 am to 5 pm, Monday through Friday  
312.926.6906 or 800.423.0523

The entities that come together as Northwestern Medicine are committed to representing the communities we serve, fostering a culture of inclusion, delivering culturally competent care, providing access to treatment and programs in a nondiscriminatory manner and eliminating healthcare disparities. For questions, please call either Northwestern Memorial Hospital's Patient Representatives Department at 312-926-3112, TDD/TTY 312-926-6363, the Northwestern Lake Forest Patient Relations manager at 847-535-8282 and/or the Northwestern Medical Group Patient Representatives Department at 312-695-1100, TDD/TTY 312-926-6363.