

Understanding Your Bill



Take Charge of Your Payments

The hospital billing process may seem complicated, but you can feel more in control by knowing exactly what your bill covers. For example, if you stay overnight, you can expect to see charges for your room, meals, 24-hour nursing care and medicines. The bill also will show charges for any special services, such as X-rays and lab tests. You'll receive bills for doctors, surgeons and specialists separately from the hospital.

Medicare

If you have Medicare, you'll have to fill out an MSP (Medicare Secondary Payer) form. This ensures that Medicare only pays for services not covered by other insurance you may have. If you have secondary insurance, this usually covers Medicare deductibles. If you don't have secondary insurance, you need to pay these amounts yourself. Also be sure to read your quarterly MSNs (Medicare Summary Notices) to review:

- ◆ the amount your doctor(s) charged
- ◆ the amount Medicare approved and paid
- ◆ the amount you owe
- ◆ your current deductible status

If you have questions, call the customer service number listed on your statement.

Commonly Confused Terms

- **Deductible:** The amount you owe each year before your insurance begins making payments.
- **Co-payment:** A flat fee you pay for a specific service, usually due at the time of service.
- **Coinsurance:** The portion of your medical expenses that you're personally responsible for paying. For example, your insurance may cover 80 percent of a bill, while you have to pay the remaining 20 percent.

Keeping Track

One of the key ways to feel well-informed and less overwhelmed about the hospital billing process is to stay organized. Keep all of your statements and bills together and review each one as it arrives.