

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

Our longstanding commitment to quality and service can be seen through the work we do each day to provide our patients with the best possible experience in a healing environment.

We know that hospital bills, healthcare claims and the payment process can be complicated and difficult to understand. As a way of helping you through this process, we have developed this brochure to 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.

Also in this brochure, you will find suggestions about steps you can take to save time and help us better assist you during this process. This includes 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 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 you will be treated with compassion, dignity and respect.



251 East Huron Street
Chicago, Illinois 60611-2908
312.926.2000
www.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
1.800.423.0523

Para asistencia en español, por favor llamar a el departamento de representantes para pacientes al 312-926-3112.

Our Mission

Northwestern Memorial Hospital is an academic medical center 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 the Feinberg School of Medicine of Northwestern University. 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.

Northwestern Memorial is an equal opportunity employer that welcomes, respects and serves with dignity all people and does not discriminate, including in hiring, or employment, or admission, or access to, or treatment in, its programs or activities on the basis of race, color, gender, national origin, religion, disability, handicap, age, Vietnam or other veteran status, sexual orientation or any other status protected by relevant law. To arrange for TDD/TTY, auxiliary aids and foreign language interpretation services, call the Patient Representative department at 312-926-3112, TDD number 312-944-2358. Issues related to the Rehabilitation Act of 1973 should be directed to the director of Employee Relations or designee at 312-926-7297.

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Division of Public Relations, Marketing and Physician Services
For more information about Northwestern Memorial Hospital, please visit www.nmh.org.
977-07



About Your Hospital Bill

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

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 carriers on your behalf. With your authorization, we will bill your medical insurance plan, including Medicare and Medicaid. If you have more than one plan, we will bill your additional insurance companies. We will bill your insurer for the full amount of your charges, but please be aware that your insurer may have a contract with the hospital that requires us to accept a discounted amount.

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 been 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 **1-800-845-9028**.

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

Northwestern Memorial's Web site 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 either the "Financial Assistance" or "View Account/Make a Payment" links, both of which are located on the lower right-hand corner of the home page. You also can access your account information by using our automated telephone system any time of day by calling **312-926-6900** or **1-800-845-9028**.

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, these counselors can help you determine if you might qualify for one of our financial assistance programs and assist you with completing the paperwork. Translation services are available so that you may speak to the financial counselor in your own language. Our financial counselors can be reached at **1-800-423-0523**.

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 company 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.

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 **1-800-845-9028**.

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 interest-free 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 for everyone including those who are least able to afford it. Both uninsured patients and 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 400 percent of the federal poverty guidelines and other criteria.

Our **Catastrophic Need Program** provides relief for those who may not qualify for assistance under federal guidelines but who could face significant financial burden because of their medical debt.

Our **Interest-Free Payment Plan Program** offers an extended payment arrangement for patients who may be unable to pay the balance at one time.

Our **Prompt-Pay Discount Program** offers discounts on hospital bills to eligible patients who do not qualify for one of our financial assistance programs.

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.