



FOUNDED BY BRIGHAM AND WOMEN'S HOSPITAL  
AND MASSACHUSETTS GENERAL HOSPITAL

## Information About Your Health Care Bill

### I have health insurance. What do I have to pay?

Most health insurance has some cost. Here are some common types of costs:

**Premiums** are set amounts that you and/or your employer must pay to the insurance company for your health insurance, usually on a monthly basis.

**Co-payments** are set amounts you pay when you go to a health care provider. Providers usually collect co-payments at the visit. Co-payment amounts are listed on your health insurance card. For example, ER co-pay = \$50.

**Co-insurance** is a percentage of the health care bill that you pay. For example, you pay 20% and your insurance company pays 80%. Your out-of-pocket cost is based on the total amount that your insurance has allowed for the visit, NOT on the hospital charges.

**Deductibles** are yearly expenses you pay before your health insurance pays anything. For example, each year you pay the first \$1,000 of your health care bills before your health insurance pays anything. Your out-of-pocket cost is based on the total amount that your insurance has allowed for the visit, NOT on the hospital charges.

*Look on your health insurance card or call your health insurance company to make sure you understand your costs. We may request payment when you get care, or you may get a bill.*

### Why am I getting a bill?

We bill you if:

- You do not have health insurance.
- You have a co-payment, co-insurance, or deductible that you did not pay at your visit.
- The service you received is not covered by your insurance.
- You did not get a required referral from your doctor.
- You went outside your provider network.
- You used up your benefits. (Some health insurance has a *cap* or limit on services.)

## **I have Health Safety Net (HSN). Why am I getting a bill?**

If you have HSN, (also called Free Care), we bill you if:

- You have an HSN deductible.
- You have private insurance and HSN, but did not pay your private insurance co-payment at your visit (HSN does not cover private insurance co-payments.)
- You saw a doctor who does not accept HSN.

HSN is a state program that pays hospitals and health centers, but not most doctors. The Mass General Physicians Organization, The Brigham and Women's Physicians Organization, The North Shore Physicians Group, and Newton Wellesley Ambulatory Services

- Will not bill patients on Full HSN
- Will reduce bills for patients on Partial HSN by 70%

If your doctor is not a member of one of these groups, you may get a bill.

## **Why am I getting more than one bill for the same service?**

You may get a bill from both the hospital and the doctor for services.

- The **hospital** bill is for items such as medical equipment, technology, medical supplies, lab tests, radiology, and hospital rooms.
- The **doctor** bill is for the time the doctor spends during the visit treating you, reading test results, and providing care.

## **Why is my cost for a doctor visit different from the amount listed on my insurance card?**

Some health insurance plans consider our health centers and physician practices to be hospital locations and not doctors' offices. This may change how your health insurance pays for your care.

What does this mean?

- If you visit one of these sites, you may be charged for a hospital outpatient service, rather than a doctor visit.
- Your co-payment, co-insurance, or deductible may be different from what they would be for a doctor visit.

## **What if I can't pay my bill?**

Our financial counselors can help you sign up for the following:

- 1) State programs, if you live in Massachusetts:

- MassHealth
- Health Connector
- Health Safety Net
- Health Safety Net Medical Hardship

2) Medicaid Programs, if you live out-of-state

3) Partners financial assistance, no matter where you live:

- Partners Medical Hardship program
- Partners discount program for patients with no insurance
- Partners discount program for some services that are not covered by insurance
- Payment plans with no interest

Visit [www.partners.org/for-patients/patient-financial-assistance.aspx](http://www.partners.org/for-patients/patient-financial-assistance.aspx) to learn how to apply for Financial Assistance.