

### **Insured Patients**

Individual health insurance plans may differ in the benefits and coverage they provide. Present your insurance identification card every time that you come to Oneida Healthcare to register for a service.

- *Inpatient services:* Payment of policy deductibles, co-payments or any additional, non-covered charges will be required at admission. Emergency/urgent admissions will require a payment of these amounts prior to discharge.
- *Outpatient services* (includes same-day surgery): When you register, payment will be required for policy deductibles or co-payments.
- *Emergency services:* To cover deductibles and co-insurance, a deposit will be requested at the time of discharge.

Please be aware that payment for services provided by Oneida Healthcare is expected.

### **Medicare and Medicaid**

If you have Medicare coverage, receive inpatient services and have not been admitted to the hospital in the past 60 days, the current year's deductible will be required at the time of admission for elective care if no secondary insurance is in effect. Payment will be required prior to or at the time of discharge to cover all deductibles and co-insurance after you have received emergency services. If you have Medicaid coverage, present your card when you register. There currently is no co-pay or deductible for Medicaid insured patients.

### **Automobile Accident Billing**

In the event of an automobile accident, we will send the bill for medical services to the patient or guarantor. We request that you provide all necessary information to the appropriate automobile insurance carrier for payment. If you have any questions regarding your bill, contact our No-Fault Insurance Customer Service Representative at (315) 693- 9998 to make suitable payment arrangements. Representatives are available Monday through Friday 8:00am-4:30pm.

### **Workers' Compensation**

In the event of a work-related accident, the hospital will submit your bill for confirmed and authorized Workers' Compensation-covered injuries to the appropriate Workers' Compensation insurance carrier. If you have any questions regarding your bill, contact our Workers' compensation Customer Service Representative at (315) 693- 9998. Representatives are available Monday through Friday 8:00am-4:30pm.

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*Our goal is to provide you with Exceptional Care. To accomplish that goal, we must maintain good financial operating results. By implementing this policy, we are providing you with information so that you re aware of your financial obligation when seeking services at Oneida Healthcare. Thank you for choosing Oneida Healthcare for your health care needs.*

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# **Patient Financial Policy**

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*Understanding your health care bill can seem confusing, but we are here to help. Oneida Healthcare wants to ensure that you are knowledgeable and informed when it comes to understanding your billing and insurance responsibilities.*

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**For questions regarding your bill or insurance, please contact a Financial Counselor:**

**(315) 361-2087**

**(315) 361-2047**

**HOURS: Monday through Friday•9AM-3PM**

## Your Hospital Bill...

Your hospital bill may include the following information:

- Fees for diagnostic laboratory & imaging tests
- Special treatments
- Supplies and equipment
- Operating and recovery room care
- Dietary supplements
- Medications

Note that your hospital bill may not include fees from your attending doctor, medical consultant fees or services of contract physicians including emergency room, imaging, anesthesiology and pathology. You will receive a separate bill for those services.

## Paying Your Hospital Bill

It is important to know the terms of your health insurance policy and what it covers. Oneida Healthcare's business office will assist you with filing insurance claims to help expedite payment of your account.

Many health care insurers require precertification/authorization before or within 24 hours after hospitalization and will reduce or deny your payment coverage if this policy is not followed. You must call your insurance company to ensure precertification is obtained. This may also apply to outpatient testing and outpatient surgery. Again, it is imperative that you contact your insurance company to ensure that the service is covered and authorized. Failure to do so will result in pre-payment by you prior to the service being rendered by Oneida Healthcare.

If you are advised of services that will not be covered by your insurance or, if you do not have sufficient funds to pay the bill, it is important that you contact an Oneida Healthcare Financial Counselor as soon

as possible. Failure to do so will result in cancellation of your "elective" care until such time that payment arrangements are finalized.

### Expenses not Covered by Insurance

Deductibles, co-payments and other charges not covered by your health insurance will be required to be paid at the time you are pre-registered or you arrive at the hospital for service. The hospital accepts cash, personal or traveler's checks, and most major credit cards. Our Financial Counselors and Customer Service Representatives will be happy to answer any questions you may have concerning payment.

Our Financial Assistance Application can be printed from our website:  
[www.oneidahealthcare.org/financial-assistance-application](http://www.oneidahealthcare.org/financial-assistance-application).

### Unpaid Bills

Payment for services rendered is our primary source of operating income; therefore, Oneida Healthcare cannot afford to extend unlimited credit and must require timely payment of bills.

We may have to take collection action on unpaid accounts. Following the recommendations and payment guidelines regarding your specific insurance coverage will alleviate the need for such action. Your support in ensuring reimbursement for medical bills will enable us to continue meeting the health care needs of our community.

### Self-Pay Patients

For your convenience, we accept most forms of payment including cash, checks, Visa, MasterCard, and Discover credit cards.

You can conveniently pay your bill on our hospital website: [www.patientportal.me/OneidaHealthNY](http://www.patientportal.me/OneidaHealthNY), once you have been assigned an account number. Plus, if you pay your balance in full within 30 days

of receiving your hospital statement, we will apply a 25% Prompt Pay discount.

For self-pay patients, certain deposits are required before your elective procedure. Any overpayment will promptly be refunded unless there is an unresolved balance for an open account for you.

These services include:

- *Inpatient services:* For elective, non-emergency admissions, a \$2,500 deposit will be required when you pre-register or arrive at the hospital for service.
- *Outpatient services:* A deposit will be required prior to services being rendered.
  - o Clinic, excluding Maternal Health \$100
  - o Lab \$ 50
  - o Cardiology \$250
  - o Sleep Lab \$500
  - o Radiology
    - PET \$500
    - MRI \$500
    - Cat Scan \$500
    - Diagnostic X-Ray \$200
- *Emergency care:* A \$200 deposit will be required prior to or at the time of discharge.
- *Outpatient surgery:* A \$1,000 deposit will be required at the time of registration with an acceptable payment arrangement.
- *Physical therapy and rehabilitation services:* A deposit of \$100 will be required at the time of registration.

If you need assistance with finalizing payment arrangements, please contact our Financial Counselors. **Elective, non-emergency procedures will be postponed if financial arrangements are not made prior to the service date.**