



UPMC | University of Pittsburgh
Medical Center

Insurance Information for Patients

*Information
for Patients*

We at UPMC appreciate the opportunity to serve your health care needs. This booklet will help you understand insurance and financial issues associated with your care. If you have any questions, please ask a financial counselor.



UPMC

University of Pittsburgh
Medical Center

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USA

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For help in finding a doctor or health service that suits your needs, call the UPMC Referral Service at 412-647-UPMC (8762) or, toll-free, 1-800-533-UPMC (8762).

The University of Pittsburgh Medical Center is an equal opportunity employer. Policy prohibits discrimination or harassment on the basis of race, color, religion, national origin, ancestry, sex, age, marital status, familial status, sexual orientation, disability, or veteran status. Further, UPMC will continue to support and promote equal employment opportunity, human dignity, and racial, ethnic, and cultural diversity. This policy applies to admissions, employment, and access to and treatment in UPMC programs and activities. This commitment is made by UPMC in accordance with federal, state, and/or local laws and regulations.

Pre-arrival services

For your convenience, we have a pre-arrival program that will help make your visit to UPMC go smoothly. After your doctor tells us about the service or procedure you need, a registration interviewer will call you. He or she will ask a series of personal and financial questions. This information will be kept confidential. During the pre-registration interview, you will need to give your insurance information as well as facts about yourself, such as your address and date of birth. Providing the correct insurance information will help your bills get processed quickly and accurately. This information also will allow us to give you an estimated cost for services that your insurance does not cover. If the pre-arrival office hasn't called you by the day before your appointment, please call **412-432-5200**.

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International patients

The UPMC Center for International Patient Relations offers a wide range of support services for international patients and their families. This care seeks to be responsive to each patient's clinical, cultural, and spiritual needs. Please call International Patient Relations at **412-648-6262** or send email to internationalcenter@upmc.edu.

General payment policies

Please give all related information about your medical insurance to the registration staff when you arrive. The Patient Business Services department will file your claims when the benefits are assigned to UPMC.

All patients are responsible for the cost of services they receive at UPMC. As a courtesy service, we will bill your insurance company for you. However, you are responsible for the payment of all balances due on your account. We expect this payment within 30 days of your discharge date (the day you leave the hospital) or the date of your outpatient service.

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Financial assistance options

UPMC is a not-for-profit, tax-exempt entity. Our charitable mission is to provide medically necessary health care services to residents of western Pennsylvania regardless of their financial status and ability to pay.

If you cannot pay all or a portion of your self-pay balances, UPMC strongly suggests that you call the UPMC Financial Assistance office at 412-432-5500 or, toll-free, 1-800-854-1745. UPMC personnel can assist you in applying for governmental assistance programs (Medical Assistance, Medicare), other potential assistance options, and UPMC financial assistance, including charity care. You can seek assistance for your bills for services provided by UPMC doctors, as well as for inpatient and outpatient services provided by UPMC hospitals. You can request financial assistance before service, during treatment, or at the time of billing.

If you do not communicate with UPMC to resolve your account and explore all financial assistance options including partial or full charity care, we will turn over your account(s) to a collection agency or to a law firm for additional collections. These firms will report to credit bureaus and will take legal action.

Referral authorizations

Most managed care insurance companies, health maintenance organizations (HMOs), and point-of-service plans (POSs) require that your primary care doctor give authorization for you to see a specialist. This is called a referral authorization. It is your responsibility to be familiar with your insurance coverage. You should know whether or not your insurance company requires a referral authorization. If your insurance company requires a primary care physician referral and you didn't get one, you may be responsible for payment.

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Deposits and refunds

Some patients must pay a deposit when they register for services. The amount of this deposit depends on:

- the type of insurance or other medical coverage you carry
- the type of medical services you need
- your expected length of stay in the hospital, if you will be admitted

If the deposit you make turns out to be more than your final bill, we will send you a refund check after your insurance company has settled its portion of the claim. A refund will not be given until both the hospital and physician bills have been paid. If we owe you a refund and no insurance coverage is involved, you will receive the refund as soon as we have totaled all charges to your account. If you have made a deposit using a credit card, that refund must be made to the same credit card.

Payment options

UPMC accepts several forms of payment for services:

- cash, check, or money order
- Visa, MasterCard, Discover, and American Express
- wire transfers and letters of credit

Hospital bill

Your hospital bill lists services ordered by your doctor and provided by UPMC. It also includes the cost of your room and meals (if you were admitted), use of hospital equipment, and supplies.

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Physician bills

Each doctor who treats you will send you a bill separate from the bill that you receive from the hospital or hospital-based outpatient department. Consulting doctors read and interpret laboratory results, x-rays, and other tests requested by your doctor. A separate bill will be sent to you by each doctor who was consulted. You may not have seen each of these doctors, but any doctor who helped interpret your test results will send you a bill.

Emergency services

UPMC as a Medicare provider participates in the Emergency Medical Treatment and Active Labor Act (EMTALA). Under this act, a hospital must provide certain services. If you have a medical emergency or are in labor, you have the right to receive:

- an appropriate medical screening examination
- necessary stabilizing treatment
- appropriate transfer to another facility

You are entitled to these services even if you cannot pay, do not have medical insurance, and are not entitled to Medicare or Medicaid.

Your responsibilities

- Make sure you have your current insurance cards with you at all times.
- Know your insurance benefits. It is your responsibility to know your insurance company's requirements and procedures.
- Make sure your doctor and UPMC are listed as participating providers in your plan's provider book.
- If your insurance company requires a referral authorization, call your primary care doctor before you see a specialist. The primary care doctor usually will request to see you before giving the referral authorization.
- Keep track of the referral authorization information that your primary care doctor's office gives you.

- Be aware that most referral authorizations are good for a certain number of visits and have an expiration date. If your specialist requires more visits than your specified amount, or if the authorization has expired, it's your responsibility to call your primary care physician before going back to the specialist.
- If your insurance requires a copay or out-of-pocket expense, payment will be expected at time of service.
- If you need financial aid and can't pay a portion or any of your bill, please apply to the UPMC Financial Assistance Program for help.

To our Medicare patients

If you are receiving services in a hospital-based outpatient service area, you may be responsible for both a physician and a hospital copayment. The amount of these copayments will depend on the exact type and extent of your care.

Questions

If you would like more information about admission, registration, billing, or collection policies **before** your admission or outpatient service, please call **412-432-5410** between 9 a.m. and 5 p.m. Monday through Friday to speak with a financial counselor.

If you have questions regarding your UPMC physician bill, please call **412-442-9600**, or **1-888-647-9600**. If you would like more information after leaving the hospital, please call **1-800-854-1745** between 8 a.m. and 5 p.m., Monday through Friday, to speak with a patient business services representative. If you have questions regarding your physician bill, please call **1-888-647-9600**.