

Billing questions? We're here to help.

How to reach us:

- Message a billing representative through your MyGeisinger/MyChart account.
- Call us at [800-640-4206](tel:800-640-4206).

Some reasons to contact us:

- For help understanding a billing statement
- To make a payment
- To update or change your insurance
- To update your mailing address
- To discuss payment options
- To schedule a meeting with a financial counselor at one of our many locations

Your Geisinger medical record

To make sure we credit your account correctly, provide the patient's Geisinger medical record number, guarantor number and date of birth. Every patient has one unique medical record number and guarantor number. (A guarantor is the person responsible for paying the bill.) You'll also need one of these numbers to check on the status of your account. Find both numbers on the top part of your statement.

Geisinger accepts:

- Personal checks, cashier's checks or money orders, payable to *Geisinger Health*
- Discover, Mastercard and Visa credit or debit cards
- Apple Pay and Google Pay
- Cash (at designated locations)

To summarize:

- We can provide estimates prior to services.
- We have resources to help you get insurance coverage.
- Financial counselors are available at many locations to provide in-person help.
- Payments are due before or on the date of service.
- Our financial assistance program helps patients based on income and family size.
- Visit [geisinger.org](https://www.geisinger.org) for more information on billing.

How to pay

Online:

[geisinger.org/billpay](https://www.geisinger.org/billpay)

[geisinger.org/mygeisinger](https://www.geisinger.org/mygeisinger)

By mail:

Geisinger
P.O. Box 983154
Boston, MA 02298-3154

By phone:

[800-640-4206](tel:800-640-4206)

In person:

At any Geisinger location

Your insurance and payment options

Geisinger

This brochure will help you better understand billing and payment options for Geisinger services. Questions? Call the Patient Service Call Center at 800-640-4206.

We'll be happy to help.

Pre-service

Geisinger can help you determine the cost of care before services are rendered. You have four options:

- Log into MyGeisinger/MyChart and select “billing,” then “estimate” from the menu.
- Call [800-640-4206](tel:800-640-4206).
- Visit geisinger.org and search “tools you can use” to access our fast, free tool that gives you an estimate of your cost-sharing responsibility.
- Meet in person with a financial counselor at any Geisinger hospital facility.

If you're uninsured, a Geisinger Trusted Advisor can help.

We have certified Pennie assisters trained on the Pennsylvania State-Based Insurance Marketplace as well as on Pennsylvania's Medical Assistance program. They can help you get insurance before you have healthcare services.

Call [855-849-1510](tel:855-849-1510) to speak with a Geisinger Trusted Advisor counselor or to schedule a face-to-face appointment. This service is free.

If you're uninsured and choose to have services, a discount may be available. In many cases, you must pay for these services ahead of time. Contact a financial counselor for help.

Services that aren't covered

Some services aren't covered by insurance. You're responsible for finding out what your health insurance provider covers before you have services. You may choose to have services that aren't covered. Contact a financial counselor for help.

Insurance billing

Does Geisinger participate or is it in-network with my insurance?

Geisinger participates with many insurance plans, and the list continues to grow. For the latest list:

- Visit geisinger.org and search for accepted insurance.
- Call [800-640-4206](tel:800-640-4206).

If your insurance doesn't participate with Geisinger, we'll still help you complete a claim.

- If you have an HMO plan that doesn't participate in Geisinger's network, financial clearance and payment of the estimated adjusted medical expenses is required before you can schedule an appointment.* You'll also be responsible for any balance after insurance. Finding a participating (in-network) provider can help lower your out-of-pocket costs.
- If you have a PPO plan that doesn't participate in Geisinger's network, you'll be responsible for higher costs than if you were to go to a participating (in-network) provider.

**Medicaid enrollees will be referred to seek care within their network if they don't have pre-approval from their insurance company.*

Help with filing claims

We're pleased to file your claims for any insurance plan in the U.S., as well as Medicare and Pennsylvania Medical Assistance. Here's what you should have ready at your appointment:

- Your insurance card
- Any claim forms from your insurance company
- Any forms from your employer

When is my payment due?

Some payments are due before or at the time you receive care. We'll bill you for any remaining balances as determined by your insurance provider.

Payment plans

If you can't pay the entire outstanding balance when it's due, contact us right away. Our financial counselors will be happy to discuss payment plans* and other options.

- Set up a payment plan on your own by logging into MyGeisinger/MyChart.
- Call us at [800-640-4206](tel:800-640-4206).
- Talk in person with a financial counselor.

**Payment plans are established on balances greater than \$100.*

Financial assistance program

Geisinger offers a financial assistance program that helps patients based on income guidelines and family size.** To learn more:

- Visit geisinger.org/patient-care/patients-and-visitors/billing-and-insurance/need-help.
- Call [800-640-4206](tel:800-640-4206).
- Meet with a financial counselor at any Geisinger hospital facility.

***While Geisinger's financial assistance program covers most services, there are some exclusions.*

Additional bills

You might receive a separate bill from providers or locations other than Geisinger. Use the contact information on those bills to learn about their payment options.

Key terms

Below is a list of key terms you should be familiar with when it comes to amounts owed to Geisinger.

Copayment or “copay” – This is the part of your medical bill you must pay each time you visit the physician. This is a preset fee determined by your health insurance provider and is due on the date of service.

Deductible – This is the amount you must pay for medical treatment before your health insurance provider starts to pay — for example, \$1,000 per individual or \$3,000 per family. In most cases, a new deductible must be satisfied each year.

Coinsurance – This is the part of your bill, often in addition to a copay and deductibles, that you must pay. Coinsurance is usually a percentage of the total medical bill — for example, 20%.

Urgent or emergency treatment – Emergency services may be defined as a service required when a physician determines that immediate care is required to avoid disability or the loss of life or limb.

Elective care and services – Elective care is medical care or services that can be scheduled. If your care is not urgent or is not an emergency, you must pay for some part of the bill at the time of service. If you plan to have elective care, call us before you schedule your medical appointments. We will review payment options with you.