

- Geisinger is dedicated to bringing you an extraordinary level of care and service. Please review this brochure for a better understanding of billing and payment options for these services. If you have any questions, please call the Patient Service Call Center at **800-640-4206**. We'll be happy to help.

## Pre-service

### MyEstimate

MyEstimate® is a Geisinger tool used as a resource to assist our patients in determining the cost of care prior to services being rendered.

- **Online:** [geisinger.org](https://www.geisinger.org), search for “MyEstimate”
- **Phone:** **800-640-4206**

## Are you uninsured? A Geisinger Trusted Advisor can help.

We have certified application counselors trained on the Federal Health Insurance Marketplace as well as on Pennsylvania’s Medical Assistance program. Our counselors can work with you and assist you in obtaining insurance prior to services. Call **855-849-1510** to speak with a Geisinger Trusted Advisor or to schedule a face-to-face appointment. This service is offered free of charge.

If you are uninsured and choose to have services, a discount may be available to you. In many instances, you will be required to pay for these services prior to being rendered. Please contact a financial counselor for assistance.

### Non-covered services

These are costs for medical services that your insurance does not pay. It is the patient’s responsibility to determine if services are covered by their health insurance provider before being rendered. You may choose to have these services that are not covered by your insurance. Please contact a financial counselor for assistance.

## 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:

- **Online:** [geisinger.org](https://www.geisinger.org) and search for “accepted insurance”
- **E-mail:** [insurance\\_question@geisinger.org](mailto:insurance_question@geisinger.org)
- **Phone:** **800-640-4206**

Note: If your insurance does not participate with Geisinger, we will still assist you with completing a claim; however, you may be liable for a higher amount due than if you go to a participating or “in-network” provider.

### Assistance with the filing of claims

We are pleased to file your claims for any insurance plan within the U.S. as well as Medicare and Pennsylvania Medical Assistance. Please have ready at your appointment:

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

Thank you for choosing Geisinger for your care.

# Geisinger

## Your insurance and payment options at Geisinger Health System



# Geisinger

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

## Key terms

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

- **Co-payment or “co-pay”** – The part of your medical bill you must pay each time you visit the physician. This is a pre-set fee determined by your health insurance provider and is due on the date of service.
- **Deductible** – 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.
- **Co-insurance** – The part of your bill, often in addition to a co-pay and deductibles that you must pay. Co-insurance is usually a percentage of the total medical bill — for example, 20 percent.
- **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 will be asked to pay for some part of the bill at the time of service. If you plan to have elective care, please call us before you schedule your medical appointments. We will review payment options with you.

## When is my payment due?

Some payments are due prior to or at the time you receive care. You will receive a bill for any remaining balances as determined by your insurance provider.

### Payment plans

If you cannot pay for the entire outstanding balance when it is due, please contact us immediately. Our financial counselors will be happy to discuss interest-free installment plans and other options.

- Call us at **800-640-4206**.
- Talk in person with a financial counselor.
- Installment plans are established on balances greater than \$100.

### Financial Assistance Program

Geisinger Health System offers an Uncompensated Care Program that assists our patients based on income guidelines and family size. Information regarding the program is available:

- **Online:** [geisinger.org/patients/tools](https://www.geisinger.org/patients/tools) and select “Financial Assistance”
- **Phone:** Patient Service Call Center: **800-640-4206**
- **In person** with a financial counselor at any Geisinger hospital facility

### Additional bills

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

### Geisinger’s Patient Service Call Center

Your single point of contact for billing questions:  
**800-640-4206**

## Some reasons to contact us:

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

## Your Geisinger medical record

To ensure we credit your account correctly, please provide us with the patient’s Geisinger medical record number and the patient’s date of birth. Every patient has one unique Geisinger medical record number. You’ll also need this number to check on the status of your account. The medical record number is located on the top right-hand portion of your statement.

## Types of payments Geisinger Health System accepts:

- Cash
- Debit cards
- Personal checks, payable to “Geisinger Health System”
- Money orders, payable to “Geisinger Health System”
- Most major credit cards, including Discover, Visa and MasterCard
- For Geisinger employees, we also accept payroll deductions

## Important recap

- We can provide estimates prior to services being rendered.
- We have resources available to assist patients with obtaining insurance coverage.
- Financial counselors are available at many locations to provide in-person assistance.
- Payment is due at the date of service or as soon as you receive your first statement.
- Interest-free payment plans are available.
- We offer a Financial Assistance Program to assist patients based on income and family size.
- [Geisinger.org](https://www.geisinger.org) offers information regarding billing.

## How to pay

**Online:** [GeisingerWebPay.org](https://www.geisinger.org/patients/webpay)

**By mail:** Geisinger Health System  
P.O. Box 27727  
Newark, NJ 07101-7727

**By phone:** **800-640-4206**

**In person:** At any Geisinger location

Thank you for choosing Geisinger for your care.