

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 payment options
- To schedule a meeting with a financial counselor at one of our many locations

Your Geisinger medical record

To ensure we credit your account correctly, provide the patient's Geisinger medical record number and 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 accepts:

- Cash
- Debit cards
- Personal checks, payable to *Geisinger Health*
- Money orders, payable to *Geisinger Health*
- 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 to help you obtain insurance coverage.
- Financial counselors are available at many locations to provide in-person help.
- Payment is due at the date of service or as soon as you receive your first statement.
- Interest-free payment plans are available.
- Our Uncompensated Care Program helps patients based on income and family size.
- Visit geisinger.org for more information on billing.

How to pay

Online: GeisingerWebPay.org

By mail: Geisinger Health

P.O. Box 27727

Newark, NJ 07101-7727

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

In person: At any Geisinger location

Your insurance and payment options

Geisinger

Geisinger is dedicated to bringing you an extraordinary level of care and service. Review this brochure for a better understanding of billing and payment options for these services. If you have any questions, call the Patient Service Call Center at 800-640-4206.

We'll be happy to help.

Pre-service

Geisinger can offer help in determining the cost of care before services are rendered. You have three options:

- Call **800-640-4206**.
- Visit geisinger.org and search for *estimate your healthcare costs* to request a price estimate.
- 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 application counselors trained on the Federal Health Insurance Marketplace as well as on Pennsylvania's Medical Assistance program. They can help you obtain insurance before you have healthcare services.

Call **855-849-1510** to speak with a Geisinger Trusted Advisor counselor 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. In many cases, you must pay for these services ahead of time. Contact a financial counselor for assistance.

Services that are not covered

These are costs for medical services that your insurance does not pay. It is your responsibility to find out what your health insurance provider covers before you have services performed. You may choose to have these services that are not covered by your insurance. 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:

- Visit geisinger.org and search for *accepted insurance*.
- Call **800-640-4206**.

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.

Help with filing claims

We are 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 current insurance card
- Any insurance 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 will bill you 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, 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 offers an Uncompensated Care Program that assists our patients based on income guidelines and family size. Information regarding the program is available in several ways:

- Visit geisinger.org/patient-care/patients-and-visitors/billing-and-insurance/need-help.
- Call the Patient Service Call Center at **800-640-4206**.
- Meet 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. 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 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 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.