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Allegheny Health Network is committed to providing services to our hospital patients regardless of their ability to pay. To fulfill our commitment, we work closely with patients to help them meet their financial obligations for inpatient or outpatient hospital services. This brochure describes:

- What bills/charges/financial obligations hospital patients need to pay
- When payments are due to Allegheny Health Network hospitals
- How to make payments to Allegheny Health Network hospitals
- What our Account Assistance program offers patients who need help with their Allegheny Health Network hospital bills

What bills/charges/financial obligations do hospital patients need to pay?

Patients who have medical insurance typically need to pay the following for inpatient or outpatient hospital services:

- **Co-pays (co-payments)** – Co-pays (co-payments) are the flat dollar amounts an insurance plan requires the insured person to pay for each type of service. Hospital services that typically have a co-pay include but are not limited to Emergency Department visit, inpatient hospital stay, hospital outpatient stay or outpatient hospital services, blood or blood products, etc.



- **Deductibles** – Deductibles are fixed dollar amounts an insurance company requires the insured person/ family to pay (“meet”) each year before the insurance company starts to pay a higher share of the medical bills. The cost of services that the insurance company states are “non-covered” typically do not count toward deductibles
- **Co-insurance** – Co-insurance is the percentage of the bill that the insurance company says is the patient’s “share.” Co-insurance only applies to charges that are “covered” by that insurance company. The co-insurance percentages are only valid until the patient/family meet the insurance company’s “out of pocket” (stop-loss) threshold
- **Non-covered charges** – Patients are responsible for paying for services that their insurance company says are “non-covered”

Patients who do not have health/medical insurance also have a financial obligation for their hospital bill. Our Account Assistance program can help uninsured/ underinsured patients with their hospital bills.

When are payments due?

Patients seeking emergency care will receive an appropriate “medical screening examination” before discussion of any patient financial obligation.

For all non-emergency patients and scheduled outpatients, we try to verify insurance coverage and financial obligations before service is provided. Non-emergency patients and scheduled outpatients of our hospitals must pay estimated amounts for financial obligations such as the following before they receive care:

- Co-pays
- Deductibles
- Co-insurance
- Any other financial obligation, including amounts due from prior dates of service



Please note: For non-emergency patients who do not fulfill these financial responsibilities, your services may be postponed.

If you have questions about your insurance benefits, including your co-pays, deductibles, co-insurance, and any non-covered services, please contact your insurance company.

How can I pay my hospital bill?

You can pay your Allegheny Health Network hospital bill in person, by mail or online:

- You can pay your hospital bill with cash at the hospital’s Cashiers Office. Be sure to keep your receipt.
- You can pay your hospital bill by personal check or cashier’s check or credit card (Visa, Mastercard, Discover or American Express) at the hospital’s Cashiers Office or by mail.
- You can pay your hospital bill online at www.ahn.org. Under “Patients & Visitors” choose “Online Bill Pay” and then click on the hospital name. Then follow the instructions on that hospital’s bill payment page.
- Payment plans are available to patients on a limited basis. Our Account Assistance program is available to help the uninsured/underinsured and those who meet specific income guidelines, as described a in the following section.

Account Assistance: Do you need help with your hospital bill?

If you need help with your Allegheny Health Network hospital bill, our Account Assistance program offers:

- Help applying for government programs for which you and your family might be eligible, such as your state’s Medical Assistance program, Women Infants and Children (WIC) benefits, maternity care or other medical programs for those who meet specific guidelines
- Discounts for uninsured and underinsured patients
- Payment options, including extended payment plans
- Charity care

To apply for Account Assistance, an Account Assistance Application must be completed. This application and other forms are available from the Allegheny Health Network website at www.ahn.org (at the bottom of the homepage click on the link “Care for the Uninsured”) or by calling the Allegheny Health Network hospital where you received services.

Other programs that may help pay medical bills include:

- MEDICARE: www.medicare.gov or 1.800.MEDICARE
- Pennsylvania Medical Assistance Program: www.dpw.state.pa.us/dpworganization/officeofmedicalassistanceprograms/index.htm or 1.717.787.1870
- Pennsylvania Insurance Department: www.insurance.state.pa.us/or 1.877.881.6388
- West Virginia Bureau for Medical Services: www.wvdhhr.org/bms/ or 304.558.1700
- Ohio Senior Health Insurance Information Program: www.info4seniors.org/OSHIPP.htm or 1.800.686.1578
- Check up on Health Insurance Choices: archive.ahrq.gov/consumer/insuranceqa/