Understanding and paying hospital bills
Our commitment to you

AHN is committed to providing high-quality health care services to every hospital patient, no matter their ability to pay. After treatment, this commitment extends to helping patients understand bills and meet their obligations for payment.

This brochure will help you understand:

• What bills, charges, and financial obligations hospital patients need to pay.
• When your payments are due.
• How to make payments.
• Available financial assistance programs and whether you’re eligible to use them.
Hospital bills, charges, and financial obligations

If you have health insurance, you may be responsible for some of the following kinds of payment.

Copayment
Often referred to as a “copay,” this is the initial flat dollar amount your insurance company asks you to pay up front for a specific type of service. Typical hospital copays include things like an emergency department visit, inpatient hospital stay, or outpatient hospital services. These can vary depending on your coverage and are often plainly listed on your insurance card.

Co-insurance
This is a percentage of the bill that the insurance company pays for covered services (usually after meeting your deductible). A common co-insurance amount may be listed as 80/20. So, if you’ve met your deductible, and you have a hospital bill of $1,000 for a covered service, your insurance provider would pay $800, and you would be responsible for $200.

Deductible
This is a fixed dollar amount your insurer requires you to pay each year before the company begins covering a higher share of your bills.

Non-covered charges
You’re responsible for paying for services your insurance company says are “non-covered.” These payments will go toward meeting your deductible.

When your payments are due

Patients seeking emergency care will always receive an appropriate medical screening and examination before any discussions about financial obligation.

For all nonemergency patients and scheduled outpatients, we try to verify insurance coverage and financial obligations before service is provided. Nonemergency patients and scheduled outpatients are expected to pay estimated amounts for financial obligations before they receive care, such as:

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

Note: AHN will always provide emergency care. However, patients seeking nonemergency care who don’t fulfill these financial responsibilities may have services delayed.

Contact your insurance provider for questions about your benefits, including your copays, deductibles, co-insurance, and any non-covered services.

How to pay your hospital bill

You can pay your AHN hospital bill in person, by mail, or online:

- You can pay your hospital bill at one of the hospital registration desks. Be sure to keep your receipt.
- You can pay your hospital bill by mail, MyChart®, pay-by-phone, or text messaging and email (if you’ve opted in to receiving text and email messages from AHN).
- You can pay your hospital bill online via Desktop or Mobile at pay.ahn.org.
- Your patient statement includes online bill pay instructions.
- Payment plans are available.

AHN accepts a wide variety of payment methods, including cash, personal check, cashier’s checks, credit card (Visa, Mastercard, Discover, or American Express), or Apple Pay.

MyChart is a registered trademark of EPIC Systems Corporation.
AHN's Financial Assistance Program

Our Financial Assistance Program is available to help uninsured and underinsured patients and those who meet specific income guidelines.

You may be eligible if you:

- Have no medical insurance or limited medical insurance.
- Aren't eligible for Medicare or Medicaid.
- Live in AHN's primary service area.
- Can provide documentation of financial need.

Each patient must apply for financial assistance with AHN bills.

To apply, complete and submit (with required proofs of income) the AHN Financial Assistance Application form. You can get the form and instructions:

- Online at [ahn.org/care-for-uninsured](ahn.org/care-for-uninsured).
- From the Admissions Office at any AHN hospital.
- By calling an AHN Patient Financial Counselor at 855-493-2500 or emailing financialadvocates@ahn.org.

We review Financial Assistance Applications right away, and we'll send a letter immediately if we need more information. AHN will notify you or your guarantor or representative of the decision in writing as soon as we’re able.

Questions?

If you have questions or want more information about your AHN bill, call 833-684-0239.

If you’d like more information about our Financial Assistance Program, call 855-493-2500 or email us at financialadvocates@ahn.org.

Language accessibility and nondiscrimination

Allegheny Health Network (AHN) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex in its health programs and services. In order to treat individuals in a nondiscriminatory manner, AHN provides free communication aids and language assistance services.