

## Welcome to Otsego Memorial Hospital and Medical Group

Thank you for choosing Otsego Memorial Hospital (OMH) and OMH Medical Group for your medical services. We feel privileged that you have selected us for health services. We would like to extend a welcome to those of you who are new to OMH, or the OMH Medical Group, and sincere appreciation to those of you who have entrusted your health care with us in the past. OMH and the OMH Medical Group, are committed to your medical and financial needs. Please take a moment to look over this Patient Financial Services brochure. Should you have any further questions, do not hesitate to call or visit with one of our financial counselors.

**All financial guidelines, information, discounts and requirements contained in this brochure apply to the following OMH and OMH Medical Group locations:**

- Otsego Memorial Hospital
- OMH Medical Group
- MedCare Walk-In Clinic
- OMH Oncology/Infusion Center
- OMH Anticoagulation Clinic
- OMH Montmorency Medical Clinic
- OMH N'Orthopedics



## How is my bill processed?

OMH and the OMH Medical Group offices will process your claims with your insurance carrier. In some circumstances, you may receive a separate bill from a physician or service provider who is not contracted or employed with Otsego Memorial Hospital or OMH Medical Group. Should you have any questions about your Otsego Memorial bill, please call.

## What if I cannot pay my bill "in full"?

If you are unable to pay the entire amount shown on your OMH or OMH Medical Group bill, please call the Patient Financial Services Department at the phone number listed on the bill. We will assist you with a Payment Plan, a Medical Bill Loan Program, or look to find Alternate Funding options that fit your specific needs. OMH, the OMH Medical Group and

all other OMH locations offer Financial Assistance Programs, which you may qualify for.

## What if I do not have health insurance?

If you do not have health insurance, a bill will be sent directly to you after your health services are completed, or when you have been discharged from the hospital. As an uninsured patient, OMH will assist you by providing a 15 percent discount to your total bill.

## What if I do have health insurance?

OMH and the OMH Medical Group offices accept most insurance types. We will verify that your insurance benefits are effective and, in some instances, we will verify that your physician has obtained any necessary precertification or pre-authorization for your health services. OMH, OMH Medical Group as well all other OMH office locations will make every effort to notify you of your payor portions such as copays, deductibles, out-of-pocket amounts, etc. Finance and registration staff will be asking for payment on these amounts either at or before the time of service. For urgent or emergency services, your portions such as deductibles, copays, etc or self-pay payments will be asked for after services have been received.

## What if there is a problem with my insurance claim?

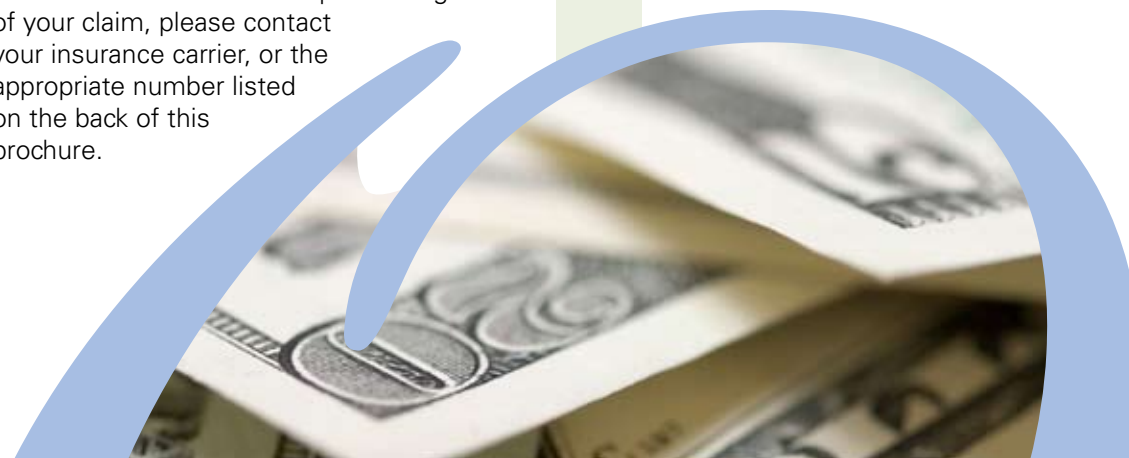
In the event that OMH or the OMH Medical Group is unable to process your insurance claim, or is unable to receive payment from your insurance carrier, you will be contacted by the Patient Financial Services Department. You may be asked to provide additional information or to contact your insurance company to resolve any issues. If you feel that an error has been made in the processing of your claim, please contact your insurance carrier, or the appropriate number listed on the back of this brochure.

## Am I responsible for my copays at the time of service?

Yes. Your insurance carrier may require you to pay a copay for certain services and may also require you to pay other portions, like a deductible or an out-of-pocket amount. In an effort to keep you informed of these amounts, OMH and the OMH Medical Group finance staff will make every effort to contact your payor to see what amounts you are responsible for. Registration and/or finance staff will be asking for payment on these amounts at or before the time of service. For urgent or emergency services, payor portions such as deductibles, copays, etc or self-pay payments will be asked for after services have been received.

## What is Financial Assistance?

Financial Assistance Programs are designed to assist patients who are unable to pay all or part of their bill. These programs, depending on your specific financial needs, may result in your having little to no obligation to pay for services provided. If you feel that you may have a problem paying for services, please contact us in the Patient Financial Services office prior to the service. If, after you have received your bill, you think you may



have problems paying for all or some of your patient portion, please contact us in the Patient Financial Services Department as soon as possible.

### **Who is eligible for Patient Financial Assistance programs at OMH?**

Depending on your financial circumstances, you may be asked to



provide information regarding your income; as well as some other financial data elements and documents. Your financial assets and liabilities may also be considered when verifying your ability to pay and your eligibility for financial assistance. The Hospital will follow income limits determined by Federal Guidelines when assessing your eligibility for various Financial Assistance programs. For more information, please call or visit an Otsego Memorial Patient Financial Counselor.

### **What are some of the Financial Assistance programs offered at OMH?**

OMH and the OMH Medical Group have several Patient Financial Assistance options available to those who qualify. Some of these include:

- Extended Discounts for Uninsured Patients
- Hospital Sponsored Payment Plans
- Medical Bill Loan Programs
- Full or Partial Coverage/Assistance of medical services for qualifying patients
- Alternate funding sources are also available to those who qualify. Some of these include: Medicare, Medicaid coverage, Prescription coverage, as well as other Federal, State and local Medical Grants

Patients applying for Otsego Memorial Financial Assistance will also be assessed for Michigan Medicaid programs. For more information on Financial Assistance and Michigan Medicaid programs, please call or make an appointment with an Otsego Memorial Financial Counselor.

### **Am I responsible for my bills while I am applying for assistance?**

Yes, you will be responsible for your bill until Financial Assistance eligibility or an Alternate Funding Source has been determined to cover the patient liability.

## **Patient Financial Services**

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**Otsego Memorial Hospital**  
**Monday-Friday**  
**8:30 a.m. - 5 p.m.**  
**(989) 731-2198**

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### **OMH Medical Group** **Includes:**

**MedCare Walk-In Clinic**  
**OMH Montmorency Medical Clinic**  
**OMH N'Orthopedics**

**Monday-Friday**  
**8:30 a.m. - 5 p.m.**  
**(989) 731-7777**

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**We Accept:**  
**Visa, Mastercard,**  
**Discover, and**  
**American Express**

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**OTSEGO**  
**MEMORIAL**  
**HOSPITAL**  
[myOMH.org](http://myOMH.org)

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# *Paying Your Medical Bills*

## **Your Guide to Patient Financial Services**

  
**OTSEGO**  
**MEMORIAL**  
**HOSPITAL**