

## A WORD ABOUT DUKE BILLING STATEMENTS

You may receive more than one bill for your hospital or clinic visit from Duke due to the many different physician groups and hospitals within the Duke system.

Each bill will identify who the bill is from at the top of the statement. For Duke providers, it will be one of the following entities:

- Duke Private Diagnostic Clinic (PDC)
- Duke University Affiliated Physicians (DUAP)
- Duke University Hospital (DUH)
- Durham Regional Hospital (DRH)
- Duke Health Raleigh Hospital (DHRH)

Bills for physician services from the PDC and DUAP will include examinations, interpretations of tests, surgical procedures and consultations performed by physicians and in some instances physician assistants and nurse practitioners. Physician services also include, but are not limited to, the services of anesthesiologists, psychiatrists, podiatrists, radiologists and pathologists. These services may be provided in clinics or in the hospital, but will be billed by the physician group.

Bills from the hospitals (DUH, DRH, and DHRH) include, but are not limited to, laboratory, radiology and other testing services (referred to as ancillary services), operating room services, emergency, pharmacy, medical supplies, inpatient room and board and other services provided by the hospital. You may receive a bill for each time you visit the hospital.

In addition you may receive separate bills from certain community-based physician groups who provide professional services and bill separately from Duke. Please contact these physicians separately with any questions. You may also receive bills from Duke Health Community Care (DHCC), which is our provider for Home Health and Hospice services (919-620-3853).

**THANK YOU** for choosing the hospitals and physicians of Duke Health. We are committed to clinical excellence and innovation in meeting your health care needs.

We understand that billing and payment for health care services can be confusing and complicated. We are here to assist you with information on how we process your bill(s).

We hope the information in this brochure helps you understand what we can do to assist you, what you can do to assist us and your insurance plan, and how we can help if you have difficulty paying your bills.

visit ***dukehealth.org*** and ***dukehealth.org/patientchannel***

We hope this brochure answers many of your questions or directs you to the appropriate place to contact. Thank you again for choosing Duke for your Health Care needs.

Duke  Health



## PAYING FOR YOUR HEALTH CARE

Understanding Your Responsibilities and Duke's Commitment

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DUKE HEALTH

## YOUR RESPONSIBILITIES

### ***When you come to the Hospital or Clinic:***

- Duke participates with most insurance companies, Medicare and Medicaid. Prior to your hospital or clinic visit, check with your employer or insurance company to see if you have access to health care services at Duke, otherwise you may be responsible for all or a large portion of your bill.
- Bring your complete health insurance information when you register. This includes identification, all insurance cards, and authorization forms. We will ask you to sign forms, such as a release of information, and possibly additional forms depending on your visit.



- If you are a current patient, please inform us if your personal or insurance information has changed since your last visit. The lack of current information can cause payment delays or denials that may ultimately leave you responsible for payment.
- Co-payments for both physician and hospital care and other balances you may owe are due on the day you receive services. If your insurance requires it, you will need to pay for estimated coinsurance or deductibles related to your care. If you have any questions regarding your co-payments or deductibles, please call your insurance company.
- For certain procedures not covered by insurance, you may be required to pay a deposit or pay for the service in full prior to your care.

- Most health plans require authorization, particularly for elective services and may require you to notify your primary care physician. If your insurance company decides your service was not medically necessary, is a pre-existing condition, or is not a covered service, you will be asked to pay at the time of service.
- The person who consents to medical treatment will be financially responsible for the bill, including legal guardians of a child.
- If you are a Medicare patient, you will be asked a series of questions regarding your status including other insurance you may have; and your retirement. These questions are required by law and must be asked each time you visit us. If you are covered by Medicare, we will submit your claims to Medicare on your behalf.
- Medicare requires we provide only those services approved by Medicare as deemed medically necessary. In the event the service is not covered by Medicare, we may ask you to sign a notice that makes you financially responsible for the services provided. Additionally, we will bill you and/or your supplemental insurance carrier for services not covered by Medicare such as self-administered medications and routine health exams. However, if neither covers these services you will be responsible for payment for these services.
- If you anticipate problems paying your portion of your bill, please let us know. We can help you apply for other types of financial assistance or payment plans.

### ***After your visit:***

- Respond promptly to requests from your insurance company for additional information. These requests must be handled before payment can occur.
- If you have any questions about your bill(s), please contact our Customer Service Center and request to



Speak with a Patient Account Representative Monday through Friday from 8:00AM till 5:00PM. Please call 919-620-4555 or 1-800-782-6945 (if you live outside of Durham).

- Confidentiality is important. Our Patient Account Representatives may only speak with the patient or the person designated in writing by the patient to receive the bill(s) on behalf of the patient. This is required by both federal and state law.
- To help us answer your questions efficiently, have a copy of your statement, insurance card(s) and any additional information available. Please note call times are heaviest on Mondays.
- To ensure that we credit your account properly, tear off the bottom or top portion of your bill and mail it in the envelope provided. If paying by check, write your account number(s) on your check.

## WHAT DUKE WILL DO FOR YOU

- Duke's commitment is to provide care to all patients with a high level of dignity, respect and skill.
- Please tell us if you cannot pay your bill in full and let us help you. Our Patient Account Representatives can assist you with filling out applications for government-sponsored programs and describing monthly payment plans and other financial assistance programs available for those patients who meet certain financial criteria.
- For services typically covered by insurance, we will bill your primary insurance company, and if applicable,



your secondary insurance company as a courtesy, including Medicare and Medicaid. It is important to remember that health insurance coverage varies and some services may not be covered. If you have questions regarding your health insurance coverage, please call your insurance company to better understand how your policy works prior to receiving care at Duke.

- If your insurance company does not pay the entire bill, we will send you a statement to notify you of any remaining unpaid balances. We will not send you a statement until your primary insurance company has fulfilled its financial responsibility. This statement will usually come within 45 days after you have been to the hospital or clinic, unless there is a delay in your insurance's payment.
- For your convenience, we accept cash, checks, and all major credit cards for payment. Payment is due 15 days after you receive a statement.
- Please contact Customer Service if you have any questions regarding overpayments. If applicable, we will apply any overpayments to any of your other outstanding balances.
- If your account is a result of an automobile accident or other accident caused by another party, you can request itemized statements to be sent to any attorney involved in the account. However, you will remain responsible for making payment on the account until the dispute is settled. We will follow all regulations related to accident coverage for patients covered by Medicare or Medicaid.