

based on your specific insurance benefits. We accept major credit cards, checks, money orders and cash.

### **Charity Policy**

Magee General Hospital has a Charity Policy that provides free or discounted care to patients whose income meets our requirements. In order to qualify for the free care, you must complete an Application for Charity Care Coverage, which is available from our financial counselors (601) 849-7337 and registrars and is also available on the MGH website. You will also need to provide documentation to verify your income. For more information please see our Charity Care Policy, which is also available on the MGH website.

### **Pay In Full Discounts**

We offer discounts to all patients who pay their balance, or estimated balance, in full prior to service. Patients with commercial insurance are eligible for a 25% discount if their estimated coinsurance is paid in full prior to service. This discount does not apply to co-pays and deductibles. Uninsured patients are eligible for a 65.3% discount on all charges if their entire estimated balance is paid in full prior to services. Please note that any differences between the up-front estimate and the final charges will still be the patient's responsibility.

### **Payments on Remaining Balances**

When you receive a statement from MGH for any remaining balances, please contact a financial counselor at 601-849-7337 to pay in full or to set up a payment plan. Any accounts not put on a payment plan will advance through the collections cycle.

### **Source of Rate Information**

We use recent data to determine pricing for our most common Inpatient and Outpatient services.

Thank you in advance for choosing Magee General Hospital for your services.

We appreciate any feedback on the service that you are provided by our PFS team members.



# Patient Financial Information Packet

## **Contacts:**

**Lynn Prewitt, Business Office Director**

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**Kelli Holway, Patient Access Manager**

**Telephone: (601) 849-7304**

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**Magee General Hospital is pleased to provide information to our patients regarding the financial aspects of their healthcare needs. Please refer to the financial section of our website, [www.mghosp.org](http://www.mghosp.org), for additional information on our financial assistance programs and additional information on our billing practices.**

### **Pricing Transparency**

As a patient, making healthcare decisions can sometimes be difficult. This difficulty can be increased by confusion regarding the financial impact of these decisions. As an organization, we are committed to making healthcare pricing information available to our consumers so that they can better anticipate and understand their financial responsibilities. This information is critical for helping our patients make informed healthcare decisions. It is our goal to get any requested price estimates returned to our consumers as efficiently and accurately as possible.

### **Pricing Estimates**

In order to obtain a price estimate, please contact our financial counselors at 601-849-7337 or email [estimates@mghosp.org](mailto:estimates@mghosp.org).

You will need to provide the following information, so that we can provide you with the best estimate possible.

1. Your personal healthcare coverage information – In order to provide an accurate estimate, we will need to know what insurance coverage you have. This could include private insurance, Medicare, Medicaid, or even no insurance coverage.
2. CPT code, ICD 9 code and description of services needed – We will need as much information as possible on your specific service requirements. This information

should be provided to you by your physician.

3. Type of services needed – We need to know if you will be admitted to the hospital as an inpatient, observation, or if you will be treated on an outpatient basis.
4. Your specific insurance information – Please have your insurance card on hand so that you can provide us with the following information: name of insurance company, type of policy, policy holder's name and social security number, policy number, insurance company's phone number.
5. Policy holder's personal information – We may need to verify the social security number and date of birth of the primary insurance policy holder with the insurance company.

Please note that final charges may differ from the estimate as estimates are based only on information provided at the time of the estimate and not on actual services provided.

### **What is not included in Our Estimates?**

The estimate that will be provided to you for your services will only be related to your bill for hospital services. Your personal physician or other physicians who care for you during your hospital stay will bill you separately. This can also apply to fees for specialists, such as pathologists and anesthesiologists. Your professional charges for our radiologists and nurse anesthetists will be included on the same statement as your hospital charges, but are not included in your estimate.

### **Your Hospital Bill**

Below is information on how our hospital billing process usually works.

1. As a courtesy, the hospital will send a claim to your insurance company after all of the

charges for your services have been entered.

2. After they receive the claim, your insurance company may contact you for additional information. Please respond to these inquiries as promptly as possible so that payment will not be delayed.
3. Your insurance company will likely process and pay your claim within 30 – 60 days.
4. After your insurance company has paid the claim, you will receive a statement with any remaining balances that should be paid by you.
5. If you do not have insurance, a statement will be sent directly to you once all charges have been entered.

### **Pre-Registration**

Once you have made an informed decision and have decided to have your services provided at our facility, you should contact our registration team at 601-849-7342 to have your services scheduled. Please note that even if an appointment was given to you by your provider, you will still need to call registration to finalize the appointment and complete pre-registration.

Pre-registration is available to all of our scheduled patients prior to their date of service. This will help speed up the admission time and will prevent wait time.

When you arrive at the facility for your services, you will still need to report to the registration area on the day of your appointment. If you have been pre-registered, you will simply need to provide your identification, finalize your financial arrangements, and sign a few forms before going to the department.

### **Payment at the Time of Service**

We will ask for your co-payment, coinsurance, and/or deductible payment at the time of service.