

You may have a question about your hospital bill...

This FINANCIAL GUIDE FOR PATIENTS

is provided by Mercy Memorial Health Center's financial services.

Our Mission

We will provide, in an environment of Christian hospitality, quality health-related services which impact the changing needs of the communities we serve.

Mercy Memorial Health Center

is located at 1011 Fourteenth Ave. NW, Ardmore.

The payment address is:

PO Box 269010

Oklahoma City, OK 73126-9010

Email address:

mercyaccounts@ok.mercy.net



Catherine McAuley founded the Sisters of Mercy nearly 200 years ago. Since 1884, the Sisters of Mercy have made a difference in the lives of the people of Oklahoma. We continue her traditions of dignity, justice, service, excellence and stewardship.

If you have been a patient at Mercy Memorial Health Center, this information is designed to help answer questions you may have about your hospital bill.

About your bill The bill you receive will show two types of charges. One part of your bill includes room and board and your nursing care. The other part of your bill covers expenses for services ordered by your physician.

You may also receive separate bills for professional services – certain tests and treatments provided by pathologists, radiologists, cardiologists, anesthesiologists and other specialists who were needed to diagnose and interpret test results. These physicians are required by the government and insurance carriers to bill you separately from the hospital. If your physician orders certain tests or treatments, you may receive bills from specialists you did not see in person. Depending on your health plan, you may be responsible for part or all of these bills. If you have questions about these bills, please call the specialist's office directly.

Insurance Claims Please familiarize yourself with the terms of your healthcare plan. This will help you understand Mercy Memorial Health Center's billing procedures and charges. Your insurance policy is a contract between you and your insurance company. As a courtesy, Mercy Memorial Health Center will submit bills to your insurance company and will assist you in receiving the full benefit of your health insurance plan. You are asked to assign benefits from the insurance company directly to Mercy Memorial Health Center to facilitate billing for the healthcare services you are receiving. Please remember that payment of your bill is your responsibility.

Insurance Deductible and Co-Payments Your insurance card, presented upon registration, helps Mercy Memorial Health Center to work directly with your insurance company. Your deductible and co-payment amounts are determined by the insurance coverage you selected. **You are asked to pay your deductible and co-payments at the time of service.**

PPOs Your plan may have special requirements, such as a second surgical opinion or pre-certification for certain tests or procedures. If Mercy Memorial Health Center is not a preferred provider for your insurance, you may incur additional out-of-network financial obligations. Some physician specialists may not participate in your healthcare plan and their services may not be fully covered. It is your responsibility to make sure your plan's requirements have been met. If such requirements are not followed, you may be financially responsible for all or part of the services provided in the hospital.

Medicare/Medicaid Your Medicare/Medicaid card is required upon registration to verify eligibility and facilitate processing your Medicare/Medicaid claim. Please note that the Medicare/Medicaid program specifically excludes payment for certain items and services, such as cosmetic surgery, personal comfort items and others. These non-covered charges, as well as deductible and co-payments, are your personal responsibility.

Medicare law requires Mercy Memorial Health Center to give a written Advance Beneficiary Notice (ABN) to Medicare patients if the health center expects payment for services to be denied. **The patient will be personally and fully responsible for payment.**

Billing Information A statement is sent monthly to the person listed as responsible for your account. If that person is responsible for more than one account, a statement will be sent for each account. If you have any questions, please call (405) 752-3252 or 1-877-752-3252 (toll free). Office hours are 8:00 am to 5:30 pm, Monday – Friday.

Payment Options Patient balances are due within 30 days after you receive your bill. Full payment may be made by cash, check, VISA, MasterCard, Discover, or debit card. Other arrangements may be made by contacting the financial counselor or the patient accounting department at (405) 752-3252 or 1-877-752-3252 (toll free).

Financial Assistance Charitable discounts (total or partial) are based solely on the ability to pay and not on the basis of age, race, religion or national origin. Mercy Memorial Health Center will provide charity to patients using a sliding scale based upon income levels up to 300% of the current Federal Income Poverty Guidelines. Generally, Mercy Memorial Health Center will not expect any patient to pay greater than 20% of their household income. Granting of charity is also subject to an asset test. Financial Counselors are available 8:30 am to 5:00 pm, Monday through Friday and are located on the ground floor of the medical center near patient entrance. If you have any questions, please call (580) 220-6325.

If You Do Not Have Insurance Mercy Memorial Health Center requests that you meet with a financial counselor at the time of your service to discuss financial arrangements. Financial counselors can assist you with identifying potential payment assistance from federal, state and local programs. For more information, call (580) 220-6325.

A discount from the hospital's regular billed charges will be provided to patients who do not have insurance. This includes patients whose financial situation normally would not otherwise qualify them for charity care discounts. The discount for all uninsured patients will be at least 15%.



MERCY MEMORIAL

Financial Services

Billing Information and Financial Counseling

405-752-3252

Or toll-free 1-877-752-3252

