

Patient Insurance and Financial Arrangements



Marshfield Clinic®

1000 North Oak Avenue
Marshfield, WI 54449

www.marshfieldclinic.org



Marshfield Clinic®

Don't just live. **Shine.**

We appreciate your trust in selecting Marshfield Clinic for your health care needs. Understanding billing and payment for health care services can be complicated. We hope you find the information in this brochure helpful toward making your experience with Marshfield Clinic as special as the high quality care you can expect.

Insurance benefits overview

Marshfield Clinic contracts with many insurance plans and participates with Medicare and Medicaid. Before your visit, check with your employer or insurance company to see if you have access to health care services at Marshfield Clinic. Otherwise, you may be responsible for all or a large portion of your bill.

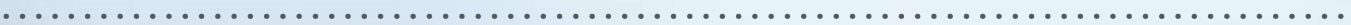
Understanding your insurance benefits, limitations and procedures will ensure that the billing process goes smoothly. If you have questions regarding your health insurance coverage, please contact your insurance company prior to your visit so you are familiar with its requirements.

Referral and prior authorization

Many insurance plans, health maintenance organizations (HMOs) and point of service (POS) plans require that your primary care physician refer you to receive specialty care. Each plan is different. It is your responsibility to know the requirements for your plan and obtain any necessary referrals. You may be responsible for payment or your appointment may have to be rescheduled if you do not get the necessary approvals.

Many insurance plans also require prior authorization for services. On request, we will assist you with obtaining a prior authorization if needed. While your insurance may authorize the service to be performed, it may not cover or pay for the service because of your individual policy limitations. We encourage you to read and understand your policy and benefit limitations.

Marshfield Clinic's Patient Assistance Center offers a variety of services that can help you make informed decisions. Specialists are available to prepare estimates, help you meet your insurance plan requirements or answer questions about insurance coverage. You may call toll free 1-800-782-8581, ext. 9-4475, or in Marshfield, 715-389-4475.



Appointment check in

When making and checking in for an appointment, please have your identification and insurance cards available to ensure we have your correct contact and insurance information. We may need to scan your insurance card and have you sign authorization forms when you check in.

Your insurance company may require you to pay a portion of your services. **Please be prepared to pay your copay when you check in for your appointment.** You may be asked to pay for non-covered services in full prior to your service. If you have questions regarding your copay, coinsurance, deductible or non-covered services, please contact your insurance company.

Payment

Marshfield Clinic will submit claims to your primary insurance and, if applicable, your secondary insurance, including Medicare and Medicaid.

You will receive a billing statement when an amount is due and payable by the patient. You are responsible to pay the amount shown in the yellow "AMOUNT DUE" box. The balance due from patient is payable upon receipt of the statement. For your convenience, you may make payment in a variety of ways:

- Cash, check or money order
- Credits cards (VISA, MasterCard, Discover, American Express)
- Online payment at www.marshfieldclinic.org/mymarshfieldclinic/

Financial assistance

Marshfield Clinic is prepared to assist any patient experiencing difficulty in meeting payment obligations. If you are unable to pay your bill when it is due, please contact our Patient Accounts Department. Special arrangements can be made in which you agree to pay at regular intervals an amount based on your account balance and financial resources.

To contact our Patient Accounts Department, call toll-free 1-888-258-9775, or in Marshfield, call 715-389-0700, and select option #1.

If you wish to discuss your bill with us in person, you are welcome to visit a Patient Assistance Center. Representatives are available Monday - Friday from 8 a.m. - 5 p.m., at the following Clinic locations:

- Chippewa Center
- Eau Claire Center
- Ladysmith Center
- Marshfield Center
- Merrill Center
- Minocqua Center
- Park Falls Center
- Rice Lake Center
- Wausau Center
- Weston Center

Accounts that are not paid on time and for which no payment arrangements have been made will be subject to placement with collection agencies following due notice.

Medicare patients

Marshfield Clinic is a participating provider in the Medicare program. As a participating provider, we agree to accept the Medicare allowed amount as full payment for covered services. Medicare pays 80% of the allowed amount. Patients are responsible to pay deductible and coinsurance amounts and for service(s) not covered by Medicare. Some supplemental insurance policies may cover these costs. As a service, we will file claims to your supplemental insurance.

Medicare patients with Medicare Advantage Plans

Medicare Advantage Plans are approved by Medicare and are run by private companies. Patients on these plans may be seen by any provider accepting Medicare patients. **Please note:**

Marshfield Clinic IS NOT contracted with any PPO or HMO Medicare Advantage Plan other than ADVOCARE® Medicare Advantage Coverage by Security Health Plan. Your benefits from your Medicare Advantage Plan (if it is not ADVOCARE) could be significantly reduced if you are seen by one of our providers. Please contact your Medicare Advantage Plan with specific questions regarding the providers covered under your plan.

Medicaid patients

In some instances you may be required to pay a copayment. These copayments must be paid on the same day the service is provided. Be sure to show your eligibility card before you see the provider, or you will be responsible for payment of services rendered.

Not all services from Marshfield Clinic are eligible for payment by Medicaid. You will be responsible to pay for non-covered services. If you have questions about coverage, please call the Insurance Eligibility Helpline.

Other information

- Please retain your billing statements. For your convenience, your billing statement detail, including charges pending insurance, may be viewed at a secure location on our Web site. Register for your personal My Marshfield Clinic account at www.marshfieldclinic.org.
- Please include your account number on all payments or correspondence. We have many patients with similar or identical names.

Contact information

Customer Service

Marshfield area. 715-389-0700
Toll free 1-888-258-9775

Insurance Eligibility Helpline

Marshfield area. 715-387-5559
Toll free 1-800-782-8581, ext. 7-5559

Patient Assistance Center

Marshfield area. 715-389-4475
Toll free 1-800-782-8581, ext. 9-4475
