



Presence Health Price Transparency Policy Frequently Asked Questions

1. How much will I pay out of pocket?

Although all bills start with total charges, if you do not have health insurance, you automatically receive a 40% discount.

If you would like to explore your health insurance options, Presence Health Financial Counselors can provide you with further information about obtaining health care coverage. There are Presence Health hospital-based Financial Counselors that are Certified Application Counselors with the state of Illinois available to facilitate your health care coverage options. Presence Health also has a financial assistance program that may include either a substantial reduction of charges in accordance with the Illinois Hospital Uninsured Patient Discount Act or a complete write-off of charges.

If you have health insurance, you are responsible to pay the deductible, copay and/or coinsurance set by your health insurance plan. Your financial obligations may differ depending on your health insurance plan's contractual agreement with Presence Health. Contact your insurance company to understand your financial obligations.

Any questions, please contact Presence Health Customer Service by calling (847) 813-3600 Monday through Friday from 9:00 am-4:00 pm or by accessing the Presence Health Price Estimates website at <http://www.presencehealth.org/patients-and-visitors/price-estimates> and emailing pricequotes@presencehealth.org.

What does my health plan cover?

Health Insurance Responsibility: Health plans such as Medicare, Medicaid, worker's compensation, commercial health insurance, etc., do not pay total charges. Instead, they pay a discounted price that has been predetermined or negotiated in advance. You would only pay the out-of-pocket amounts set by your health insurance plan.

If you need help understanding your health care bill, please contact the Customer Service number indicated on your bill or your health insurance plan.

2. What do the following health insurance terms mean?

Deductible means the amount you pay for health care services before the health plan begins to pay. The deductible may not apply to all services.

Copay means the fixed amount you pay for a covered health care service, such as a physician office visit or prescription for example \$20.

Coinsurance means the percentage of your health insurance discounted price you pay for a covered health service for example 20%.

Your specific health insurance plan coverage and the amount you may be responsible to pay will vary depending on what plan you have. Please contact your health insurance plan for specific information about your health care coverage.

3. What is the difference between charges, cost and price?

Standard Charge is the amount set before any discounts. Hospitals are required by the federal government to use standard charges as the starting point for all bills. The total charges are based on services provided and may vary from patient to patient depending on your physician's treatment plan due to your individualized health needs.

Cost is the total expense incurred to provide the specific health care services.

Price (or Reimbursement) is the amount actually paid to Presence Health. Presence Health is paid by health insurance plans and patients, but the total amount paid is significantly less than the total charges.

4. How can I get an estimate for a specific procedure?

It is Presence Health's policy to allow you access to standard charges for health care services provided at our hospitals. Sharing pricing information is one way to help you and your family make informed decisions regarding your health care.

If you would like a charge estimate for a specific service, please contact the Presence Health Customer Service department at (847) 813-3600 Monday through Friday from 9:00 am-4:00 pm or by accessing the Presence Health website and utilizing pricequotes@presencehealth.org.

Remember, you will not pay the total charges. Rather, if you have health insurance, you will pay your specified deductible, copay and coinsurance amounts established by your health plan. If you do not have health insurance, you will automatically receive a 40% discount.

5. Will my specific charge estimate include the charges for the physician services?

Presence Health hospital standard charges are separate and distinct from physician's charges for their professional services. All of the physicians, residents, or medical students (under the supervision of physicians and/or residents), who furnish services to you during your admission including emergency room physicians, radiologists, pathologists, anesthesiologists, etc., who render professional services, bill and collect independently for their services. Physician's charges and/or bills will be separate and apart from the hospital's billing and collections, even if Presence Health bills on the physician's behalf.