

Thank you for choosing Unity Healthcare as your preferred healthcare partner.

Your healthcare may involve multiple medical professionals, including Unity staff, your surgeon, and for some, an anesthesiologist. Some procedures may also require pathology (tissue sampling and examination), radiology or other services. Each service follows the government and insurance rules for billing and payment, so you will receive several different bills related to your care. As you prepare for your procedure, we want you to understand what to expect and know that Unity will be available to help you.

How do I obtain an estimate for the cost of my procedure?

- You may request an estimate of the anticipated costs of your procedure by calling the Billing Help Line at 765-446-5385 or emailing unityestimates@unityhc.com.
- To provide the most accurate estimate, please ask your surgeon's office for the CPT code(s) of your planned procedure(s), and please list your insurance plan(s).
- Please provide us with an email for the estimate, or you may pick up the estimate from your physician's office (please allow 5 business days for the estimate to be sent/ready for pickup).

Do I file my insurance claim or will Unity file for me?

- Unity will file an insurance claim for you or your dependent for the services provided.

How do I know what my insurance is going to pay?

- **EXPLANATION OF BENEFITS:** Once your insurance processes your claim, you should receive an EOB (Explanation of Benefits) from your insurance carrier for each claim submitted. The EOB will have the following information related to your procedure.
 - o **Charges:** Amount Charged for your services.
 - o **Discounts/Adjustments:** Amount of discounts/adjustments to the charge that Unity Healthcare and/or Unity Surgical Center has agreed to with your insurance company (if Unity Healthcare and/or Unity Surgical Center has a contract with your insurance carrier "in-network").
 - o **Paid:** Amount paid to Unity Healthcare and/or Unity Surgical Center.
 - o **Denied:** Any amount your insurance may not have covered and why.
 - o **Your Responsibility:** Amount of any deductible, co-pay or co-insurance amounts that are your responsibility.

Can I find out what my out-of-pocket cost is before the surgery/procedure?

- You may contact our Billing Help Line at (765) 446-5385 or by email at unityestimates@unityhc.com and they will be available to help you determine your costs.

What if I don't have insurance? How can I find out how much a surgery/procedure will cost?

- You may contact our Billing Help Line at (765) 446-5385 or by emailing unityestimates@unityhc.com, and they will be available to help you determine your costs and expected payment options prior to your procedure.

When will I receive a statement?

- You will receive a statement from Unity within 2 - 4 weeks. This time-frame is dependent on your particular insurance carrier. If you plan to self pay, you can expect a statement within 10 business days.

What if I can't pay my bill in full?

- If you are unable to pay for your services in full or if you have any questions regarding payment for your services, please contact our Billing Help Line at (765) 446-5385.
- Unity Healthcare can provide information about payment plans and other finance options.

What other charges and statements can be expected?

- You will receive a separate statement from each Unity provider involved in your care. Depending on your procedure, this may include your surgeon, surgeon's assistant, anesthesiologist, and sometimes a radiologist.
- Depending on your procedure, there may also be non-Unity charges from a pathologist, the facility where the pathology or lab is processed (Franciscan or Alverno), or for special medical equipment or monitoring.

How soon do I have to pay my bill?

- All statements are due upon receipt of the bill unless a payment plan is in place.

Do I need to pay anything at the time of service?

- Depending on your insurance, there may be a co-pay, deductible, or co-insurance amount which will be due at registration on the day of service. Please call our Billing Help Line (765) 446-5385 to find out what is expected.
- If you are uninsured and plan to self pay, please call our Billing Help Line (765) 446-5385 to make arrangements prior to the day of service.

What forms of payment are accepted?

- Unity accepts checks, cash, and credit cards (including Mastercard, Visa, Discover, American Express).
- If you wish to make a payment in person, our billing office is located at 1250 South Creasy Lane and hours of operation are 8:00am - 5:00pm, Monday through Friday.

Notes:

If you have any other questions, please call our Billing Help Line at (765) 446-5385 or toll free at (888) 449-2732 or email us anytime at unityestimates@unityhc.com.