



Understanding Your Financial Responsibility



Germantown Surgery Center
Hamilton Eye Institute Surgery Center
Le Bonheur East Surgery Center
Wolf River Surgery Center



Financial Policy

Once your surgery is scheduled with our facility, a Surgery Center Representative will contact your insurance company for verification of coverage. Some procedures require a precertification, to assure coverage it is very important for you to verify that this process has been done by your surgeon's office. Our team will determine your **ESTIMATED** Financial Responsibility which includes deductibles, co-payments and/or co-insurance that apply to surgical procedures. We ask that you bring your full **ESTIMATED** Financial Responsibility on your date of surgery. If you are unable to bring your **ESTIMATED** Financial Responsibility on your date of surgery, please contact the surgery center. Our team will discuss payment options with you, in some cases your surgery may need to be rescheduled for a future date.

Be treated well.



UNDERSTANDING YOUR INSURANCE

Every insurance plan is different, this is a general guide as to what your insurance company may require you to pay.

Co-Payment—A set amount, by type of service, as established by your insurance company to be paid at the time of service. An example would be a visit to the Doctor that often has a co-payment of \$25 or more.

Deductible—A set amount of money you must pay before your insurance company begins to pay for care. This is the total amount that must be paid by you to one or more providers until the amount is satisfied. The healthcare deductible is very similar to your auto insurance deductible.

Co-Insurance—A percentage set by your insurance policy for specific types of care for which the patient is liable after you have met your deductible. For example; Your insurance policy calls for a 30% co-insurance amount due by the patient. If the contracted rate for your service is \$1,000 the plan would pay \$700 and the patient would be responsible for \$300 (assuming your deductible has been met).

Out of Pocket Maximum— This is the maximum amount that you would be required to pay out-of-pocket in an annual period. For example; if your out of pocket maximum is \$5,000, once you have paid \$5,000 in deductibles and co-insurance you may not owe anything more for services for the rest of the annual period.

**Typically Co-Payments are not included in your Out-of-Pocket Maximum.*

FEES ASSOCIATED WITH YOUR SURGERY

Facility Fee: This is what the Surgery Center charges for the use of the building, equipment, nursing staff and supplies.

Physician Fee: This is your Surgeon's Fee for performing the surgery, test and other visits. A separate claim will be submitted for your Physician's services.

Anesthesia: Should your surgery require anesthesia, the anesthesia company will submit a separate claim for this service.

Labs and Pathology: You may receive a separate bill for certain labs taken or specimens sent in for a pathology report.

***You will typically receive separate bills for each of these services/fees.**



Insurance plans vary widely and understanding the provisions can be complex, Methodist Le Bonheur Healthcare has specialists on staff who research the coverage and benefits for each patient for each visit to the surgery center.

FREQUENTLY ASKED QUESTIONS

Q: Why is Methodist Le Bonheur Healthcare (MLH) collecting money at the time of my medical service?

A: We believe each patient has the right to be fully informed about their health insurance coverage and financial responsibility as soon as possible. We have dedicated resources to assist our patients by explaining these issues and answering your questions. The Mission and Values of Methodist Le Bonheur Healthcare clearly identify our vision for Patient and Family –Centered care. When a patient is facing financial difficulties we also want to identify this need as early as possible, thus allowing us to assist you in seeking alternative sources of financial assistance.

Q: Why do you only ESTIMATE what my Financial Responsibility will be?

A: There are many factors that affect what you, the patient, will be responsible for. We do a final ESTIMATE the day before your surgery, to obtain the most recent information. The 2 most common reasons that the actual amount due may be more or less than the estimate:

- 1.) After your date of surgery, your insurance company processes other claims before they process the surgery center claim, you may end up owing less.
- 2.) During your procedure the surgeon needs to perform a procedure that is different than the scheduled procedure. This could make your Financial Responsibility more.

Q: How do I know what my estimated responsibility amount will be?

A: We ESTIMATE the amount due from the patient based on information obtained from your insurance company and your physician's office. We ask for this amount to be paid on your date of service. Since the patient portion is an estimate, based on information received from your insurance company, there may still be a balance due which will be billed to you or your responsible party.



Contact Us

Solus Management

6400 Shelby View Dr. Ste 101
Memphis, TN 38134

Cindy Todd; Patient Account Manager
901-516-1742
cindy.todd@mlh.org

Germantown Surgery Center

**1363 Germantown Rd.
Germantown, TN 38138**

Marnina Stewart; Account Representative
901-516-1825
marnina.stewart@mlh.org

Hamilton Eye Institute Surgery Center

**930 Madison Ave. #300
Memphis, TN 38163**

Cheryl Crawford; Account Representative
901-516-1737
cheryl.crawford@mlh.org

Le Bonheur East Surgery Center

**786 Estate Place
Memphis, TN 38120**

Nina Brown; Account Representative
901-516-1440
nina.brown@mlh.org

Wolf River Surgery Center

**1325 Wolf Park Dr. #101
Germantown, TN 38138**

Lasandra Lynk-Heffner; Account Rep
901-516-1739
lasandra.lynk-heffner@mlh.org



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