![Park Nicollet logo]

Billing Frequently Asked Questions

1. **What do I need to bring to my appointment?**
   Please bring your photo ID, insurance card and copay with you to each visit.

2. **When do I pay a copay?**
   If your insurance card indicates a copay is required, you will be asked to pay it when you check in for your appointment. Park Nicollet accepts cash, checks, MasterCard, Visa, Discover, American Express and debit cards.

3. **Is my visit, test or procedure covered by my insurance?**
   Your insurance company may or may not cover services provided at Park Nicollet Clinic and Methodist Hospital. We accept most major insurance plans. Contact your insurance company for benefit-specific questions and to see if your insurance is accepted at Park Nicollet Clinic or Methodist Hospital.

   Your insurance company can tell you if you need a referral, if you need to pay a deductible or if you have any other restrictions.

4. **Can I get an estimate for a service?**
   Yes. Call our Know Your Cost team at 1-844-997-2678 (COST) to receive a good-faith estimate based on the information you provide. Be aware that actual charges may be greater or less than the estimate, depending upon the level of service provided or if services are different than what is requested before the actual visit. We are not able to tell if the requested service is covered by your individual insurance plan. Call your insurance company to confirm coverage.

5. **What is my deductible?**
   A deductible is the amount of a claim each policy holder agrees to pay annually for medical care. To learn your specific deductible, contact your insurance provider.

6. **Why do I owe a balance if I have insurance coverage?**
   Every insurance plan provides different benefits and may not fully cover your visit. If you feel there is a billing error, first compare your billing statement with the "Explanation of Benefits" your insurance company provided. If they match, you owe the amount on your bill. If the amounts do not match, call Park Nicollet clinics and Methodist Hospital Patient Financial Services at 952-993-7672 or TRIA Patient Financial Services at 952-806-5463.

   If you feel your insurance company has denied a charge in error or processed your charge incorrectly, contact the customer service telephone number on the back of your insurance card.

7. **Why did I get another bill when I just paid my balance?**
   If you paid your bill within the past 10 days, allow more time for us to post the payment to your account. If a balance still shows on your next statement, contact Patient Financial Services.

8. **Why did I receive a bill for a routine physical or preventive exam?**
   Some insurance plans do not cover physical exams or preventive visits. Contact your insurance company to see if physical examinations or preventive visits are covered.

   If other medical conditions were addressed during your exam that required more evaluation, you may be billed for that service. Insurance carriers require accurate reporting from doctors when preventive care and additional problems are addressed during the same visit. So while you may be taking care of two health care concerns at one time, your insurer may see it as taking care of two office visits in one and assess your benefits accordingly.

9. **Why did I receive multiple bills following my recent hospital stay?**
We understand it can be confusing to receive several bills. Your hospital visit will include charges for using hospital services and charges for the doctors involved in your care. Each of these charges is billed separately.

Some hospital visits include services such as reading radiology images, analyzing laboratory specimens, consultations or providing anesthesia. These services are billed separate from the charge for staying in the hospital.

If you received care at our emergency center, you will also receive a billing statement from EPPA (Emergency Physicians Professional Association). If you come to the hospital by ambulance, you also may receive a billing statement from the ambulance service.

Call the customer service telephone number on the statement you are questioning.

10. **Can I inquire about my spouse or adult child's bill?**
Privacy regulations limit medical information we can share with you. To discuss details about a family member or friend's bill with a customer service representative, the patient must first complete a Permission to Verbally Discuss Information form (PDF).

11. **How can I get an itemized bill?**
If you want an itemized bill, call Park Nicollet clinics and Methodist Hospital Patient Financial Services at 952-993-7672 or TRIA Patient Financial Services at 952-806-5463.

12. **I didn't get a receipt. How do I get one now?**
Call Park Nicollet clinics and Methodist Hospital Patient Financial Services at 952-993-7672 or TRIA Patient Financial Services at 952-806-5463 to request an itemized statement.

13. **What if I cannot pay my bill in full by the due date?**
Call Park Nicollet clinics and Methodist Hospital Patient Financial Services at 952-993-7672 or TRIA Patient Financial Services at 952-806-5463 to set up a balance plan. You also can apply for financial assistance.

14. **How can I pay my bill?**
Pay online at healthpartners.com/care and click on Pay bill in upper right corner and then select Pay a clinic, hospital, pharmacy or dental bill button, call Park Nicollet clinics and Methodist Hospital Patient Financial Services (952-993-7672) or TRIA Patient Financial Services (952-806-5463) or mail a check to the address listed on the statement or the address below.

Park Nicollet	TRIA
P.O. Box 9131	P.O. Box 193
Minneapolis, MN 55480-9131	Minneapolis, MN 55480-0193

15. **How do I change my insurance information?**
You can update your insurance information or billing address by fax, mail or by calling Patient Financial Services.

Fax a copy of the front and back of your insurance card to 952-993-2770. Include your account number, name and date of birth. Do this with each family member.

16. **How may I contact Customer Service with billing questions?**
By phone: Call Park Nicollet Patient Financial Services at 952-993-7672 or toll free 888-826-6958 and call TRIA Patient Financial Services at 952-806-5463 or toll free 866-692-8742 with any billing questions.

In person: Contact Patient Financial Services to find a location where a representative is available to meet with you in person.

By mail: Patient Financial Services
Park Nicollet Health Services
P.O. Box 9131
Minneapolis, MN 55480-9131

17. **Can I email you my billing questions?**
You can e-mail us questions about your bill but we will respond by telephone, as standard e-mail does not offer protection of your confidential information.