

# Understanding Your Financial Journey

## A Guide for Ochsner Health System Patients








Our goal is to provide you with respectful, compassionate, high-quality care and to make your appointment, procedure or stay as comfortable as possible. That includes providing you with information on what you can expect financially to help you avoid additional stress. Whether you visit the emergency department, visit an Ochsner clinic or receive services in the hospital, this guide will help you understand what you should do before, during and after your service. It will also answer any financial questions or concerns that may arise along the way.

Here, you'll find information about:

- ✓ Pricing estimates
- ✓ Insurance coverage and out-of-pocket costs
- ✓ Financial counseling
- ✓ Payment options
- ✓ Interest-free payment plans

For a convenient way to schedule your appointment and understand your charges, you can then:

-  Sign up for a MyOchsner account, or log in to your existing account, at [my.ochsner.org](http://my.ochsner.org).
-  Download the MyChart® mobile application and choose Ochsner as your provider.
-  Upload insurance cards or financial documents through MyOchsner.
-  Schedule an appointment at a convenient time with the provider you choose through your MyOchsner account.
-  Create a self-service billing estimate to see how much you may owe based on your insurance coverage.

### Here for You Throughout Your Financial Journey

To see if Ochsner services are covered by your insurance, see a list of the plans we accept at [ochsner.org/patients-visitors/insurance/insurance-information](http://ochsner.org/patients-visitors/insurance/insurance-information).

You can visit a financial counselor at an Ochsner clinic or hospital if you'd like to discuss opportunities to ease your financial burden, including:

- Applying for a medical credit card
- Interest-free payment plans
- Medicaid screening
- Financial assistance screening
- Ochsner's Drug Copay Assistance Program
- Foundation assistance

If you have questions or concerns about a specific bill from Ochsner, contact Patient Accounts Customer Service (PACS) at 504.842.4190 or 800.343.0269 (toll-free).

To reach one of our Medicaid Application Centers, call 504.708.5521 or 855.418.8354 (toll-free), or email [MCAP@ochsner.org](mailto:MCAP@ochsner.org).

## Before Your Visit or Procedure

As an Ochsner patient, you have access to resources that can help you conveniently schedule appointments and see clear and concise estimates of what you will owe out-of-pocket.

If you have insurance, you should first contact your insurance company and confirm that your upcoming visit, procedure or hospitalization is a “covered service.” If not, you would be considered “uninsured” for this service. Your provider may handle this preapproval, but you should check with them to be sure. Remember to bring your insurance card at the time of your visit. This will assist us if we need to confirm your plan.

If you don't have insurance, financial counselors are available at many Ochsner hospitals and clinics. They can help you find out if you are eligible for Medicaid or financial assistance. We can also put you in contact with someone to discuss signing up for an affordable healthcare plan through the Health Insurance Marketplace. If you would like information about financial assistance, you can contact a financial counselor or a Patient Accounts Customer Service (PACS) representative.

Also, in some cases, Ochsner's Financial Call Center team may contact you prior to your date of service to tell you how much you owe and to see if you'd like to prepay. If you choose to, you can pay before your appointment via your MyOchsner account.

You can also call Ochsner's Central Pricing Office at 504.703.2773 or 855.241.9351 (toll-free) or visit [ochsner.org/requestbillingestimate](http://ochsner.org/requestbillingestimate) to request a personalized billing estimate. You will need to first contact your physician's office to get the best description possible of the service that you need and its procedure code. You will also need to provide the location of your service, as well as your current insurance information (if you have it) to get this estimate.

If you are eligible for Medicaid, staff at Medicaid Application Center locations throughout the Ochsner system can help you through the process of applying for Louisiana or Mississippi Medicaid to help pay for your medical expenses. Whether you visit the emergency department, visit an Ochsner clinic or are admitted into the hospital, representatives are available who can evaluate your individual situation. Medicaid Application Center staff can be reached at 504.708.5521 or 855.418.8354 (toll-free). If you would like information about financial assistance, you can contact a financial counselor or a Patient Account Customer Services representative.



## After Your Ochsner Service

Claims submitted to insurance carriers are typically processed within 30 to 60 days. After your insurance company processes the claim, you will be sent a billing statement explaining what you owe. If your insurance company denies the initial claim or wants more information, an appeal process may delay billing two to four months.

### What are your ways to pay?



Sign up for Paperless Billing through your MyOchsner account. You'll receive an email or app alert that your statement is available.



View your bill and due date and pay your balance securely from your MyOchsner account.



Pay your bill in person at an Ochsner clinic or hospital.



Pay by mail with a check or by providing your credit card information on your statement.



Call Patient Accounts Customer Service (PACS) if you wish to pay by phone, need an explanation of charges, or you have any questions or concerns about your bill. PACS can be reached at 504.842.4190 or 800.343.0269 (toll-free).

## At Your Appointment or During Your Hospital Stay

When it's time for your appointment or procedure, you can meet with one of Ochsner's on-site financial counselors, who can explain why you owe what you owe and when payments are due. If needed, they can also provide you with options for payment. You may be able to pay for certain services during ePre-Check.