WakeMed realizes that the cost of health care is a concern for our patients. We offer the following information to help you understand our financial policy and aid you in planning for payment. Any member of our financial staff will be glad to discuss payment arrangements with you or your designated responsible party.

To help you when making decisions, our registration staff can provide you with an estimate of the charges associated with the treatment and services you are expected to receive. You may also inquire by phone using our Estimate Line at 919-350-7808 or by email at estimates@wakemed.org. Please keep in mind that this is only an estimate. Actual charges may vary, depending on the treatment your physician orders for you. You are encouraged to ask us any questions relating to the services you may receive.

**Health Insurance Policies (full or partial coverage)**

As a courtesy, WakeMed will file your insurance claim for you. Therefore, at registration, you will be asked to present your health insurance card and sign a form assigning insurance benefits to the hospital. Please review your policy for pre-admission and managed care plan requirements. It is your responsibility to ensure that all pre-approval requirements are met. If applicable, you will need to present the appropriate referral form from your primary care physician, or a claim form from your employer. If your health insurance plan fails to make payment within 45 days from the billing date, you will be asked to make other arrangements.

**Managed Care**

WakeMed has entered into contracts with various managed care organizations, including Health Maintenance Organizations (HMO), Point-Of-Service (POS) programs and Preferred Provider Organizations (PPO). There are two important facts you should know prior to receiving services at WakeMed:

- It is your responsibility to verify that WakeMed is a participating provider in your managed care plan.
- Any illness/condition defined as “non-emergency” by your managed care plan may require you to notify your primary care physician in advance of receiving hospital services.

To verify that WakeMed is part of your managed care plan, please refer to the listing of managed care plans that contract with our hospital system. This listing is available in all registration areas of the hospital. Since changes to this list may not be reflected immediately, we recommend you contact your managed care plan for a complete listing of participating hospitals.

Regardless of your managed care plan, WakeMed will provide the necessary treatment you require. However, if your managed care plan declines to cover the services provided or pays a standard amount that is lower than the actual cost, you will be responsible for payment of any remaining balance on your account. Please refer to your plan’s Member Handbook for an explanation of what services may be your responsibility.

To summarize, you will be responsible for a bill if:

- the service is not a covered benefit
- the service is not deemed medically necessary by your insurance company
- your managed care plan requires you to pay deductibles, co-payments and/or co-insurance

**Bills from Providers Other than WakeMed**

Many physicians on the WakeMed Medical Staffs are independent practitioners/independent contractors/physicians in private practice and are not employed by WakeMed. Of these, the following physician groups have contracted with WakeMed to provide additional professional services to patients. The provider name is listed first,
followed by the name and telephone number of the company handling their billing. These providers will bill separately for their professional fees. These bills will be in ADDITION to your WakeMed bill, and will be mailed separately.

• Wake Emergency Physicians
  1-800-868-4872
• Wake Radiology Consultants
  (Radiologist Services)
  919-787-7411
• Raleigh Pathology Laboratory Associates
  (Pathologist Services)
  800-846-7978
• American Anesthesiology of North Carolina
  (Department of Anesthesiology)
  919-873-9533
• WakeMed Physician Practices
  (Outpatient Physician Services)
  919-350-8359 or toll-free 1-877-498-4490

Although the physician groups listed above have contracts with WakeMed, they are not necessarily participating members of your specific managed care plan. To ensure payment, please verify that all physician groups that you may utilize are covered by your managed care plan.

Your WakeMed Bill
The notice you will receive from WakeMed will include the fees for the actual treatment/service you received. It will be mailed in approximately three to four days after treatment. Itemized bills are sent only upon request. If you have questions regarding this notice, please call our Patient Financial Services department at 919-350-8359, or toll free at 1-877-498-4490. This phone number will also appear on your notice.

Payment
For all patients who must personally pay all or part of their health care bills, we accept cash, check, MasterCard, VISA, American Express and Discover. You will be expected to pay any deductible, co-payment, additional private room fees, and/or any charges not covered by your insurance company. Upon receipt of a billing notice showing your balance due, you are expected to make payment in full, or contact us to make other arrangements.

Other payment incentive plans or program options may be available when certain criteria are met – such as prompt payment – or upon completion of a financial statement analysis. Please contact our Patient Financial Services department for assistance or questions.

To ensure timely receipt of your account information, please contact Patient Financial Services whenever your billing address changes.

Outstanding Accounts
The patient, or guarantor if the patient is a minor, is responsible for the bill and is expected to make payment arrangements if it is not paid by the insurance carrier. All accounts which remain unpaid without an approved payment arrangement, may be placed with an outside agency for further collections.

Third-Party Liability
For patients treated for injuries from an automobile or other accident caused by another party, WakeMed will, as a courtesy, forward an itemized bill to your attorney (upon written request from your attorney), and will bill any liability insurance you request. However, each patient is responsible for making payment arrangements regarding these accounts. WakeMed will not be involved with liability disputes, except as required by Medicare and Medicaid. Please refer to OUTSTANDING ACCOUNTS above for further information.

Minor Children of Separated/Divorced Parents
The parent who consents to the treatment of a minor child is responsible for payment of the services rendered. WakeMed will not be involved with separation/divorce disputes. Please let us know if you have any questions regarding any part of our financial policy. You may call Patient Financial Services at 919-350-8359 or toll free at 1-877-498-4490. Thank you for choosing WakeMed.