

Understanding and paying hospital bills



Our commitment to you

AHN is committed to providing high-quality health care services to every hospital patient, no matter their ability to pay. After treatment, this commitment extends to helping patients understand bills and meet their obligations for payment.

This brochure will help you understand:

- What bills, charges, and financial obligations hospital patients need to pay.
- When your payments are due.
- How to make payments.
- Available financial assistance programs and whether you're eligible to use them.

Hospital bills, charges, and financial obligations

If you have health insurance, you may be responsible for some of the following kinds of payment.

Copayment

Often referred to as a “copay,” this is the initial flat dollar amount your insurance company asks you to pay up front for a specific type of service. Typical hospital copays include things like an emergency department visit, inpatient hospital stay, or outpatient hospital services. These can vary depending on your coverage and are often plainly listed on your insurance card.

Deductible

This is a fixed dollar amount your insurer requires you to pay each year before the company begins covering a higher share of your bills.

Co-insurance

This is a percentage of the bill that the insurance company pays for covered services (usually after meeting your deductible). A common co-insurance amount may be listed as 80/20. So, if you’ve met your deductible, and you have a hospital bill of \$1,000 for a covered service, your insurance provider would pay \$800, and you would be responsible for \$200.

Non-covered charges

You’re responsible for paying for services your insurance company says are “non-covered.” These payments will go toward meeting your deductible.

If you don’t have health insurance, you are still responsible for paying your hospital bill. Our Financial Assistance Program can help uninsured and underinsured patients pay hospital bills.

When your payments are due

Patients seeking emergency care will always receive an appropriate medical screening and examination before any discussions about financial obligation.

For all nonemergency patients and scheduled outpatients, we try to verify insurance coverage and financial obligations before service is provided. Nonemergency patients and scheduled outpatients are expected to pay estimated amounts for financial obligations before they receive care, such as:

- Copays.
- Deductibles.
- Co-insurance.
- Any other financial obligation, including amounts due from prior dates of service.

Note: AHN will **always** provide emergency care. However, patients seeking nonemergency care who don’t fulfill these financial responsibilities may have services delayed.

Contact your insurance provider for questions about your benefits, including your copays, deductibles, co-insurance, and any non-covered services.

How to pay your hospital bill

You can pay your AHN hospital bill in person, by mail, or online:

- You can pay your hospital bill at one of the hospital registration desks. Be sure to keep your receipt.
- You can pay your hospital bill by mail, MyChart®, pay-by-phone, or text messaging and email (if you’ve opted in to receiving text and email messages from AHN).
- You can pay your hospital bill online via Desktop or Mobile at pay.ahn.org.
- Your patient statement includes online bill pay instructions.
- Payment plans are available.

AHN accepts a wide variety of payment methods, including cash, personal check, cashier’s checks, credit card (Visa, Mastercard, Discover, or American Express), or Apple Pay.

MyChart is a registered trademark of EPIC Systems Corporation.

AHN's Financial Assistance Program

Our Financial Assistance Program is available to help uninsured and underinsured patients and those who meet specific income guidelines.

You may be eligible if you:

- Have no medical insurance or limited medical insurance.
- Aren't eligible for Medicare or Medicaid.
- Live in AHN's primary service area.
- Can provide documentation of financial need.

Each patient must apply for financial assistance with AHN bills.

To apply, complete and submit (with required proofs of income) the AHN Financial Assistance Application form. You can get the form and instructions:

- Online at ahn.org/care-for-uninsured.
- From the Admissions Office at any AHN hospital.
- By calling an AHN Patient Financial Counselor at **855-493-2500** or emailing financialadvocates@ahn.org.

We review Financial Assistance Applications right away, and we'll send a letter immediately if we need more information. AHN will notify you or your guarantor or representative of the decision in writing as soon as we're able.

Questions?

If you have questions or want more information about your AHN bill, call **833-684-0239**.

If you'd like more information about our Financial Assistance Program, call **855-493-2500** or email us at financialadvocates@ahn.org.

Language accessibility and nondiscrimination

Allegheny Health Network (AHN) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex in its health programs and services. In order to treat individuals in a nondiscriminatory manner, AHN provides free communication aids and language assistance services.

Albanian

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 412-359-3131.

Arabic

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوفر لك بالمجان. اتصل برقم 412-359-3131.

Bengali

লক্ষ্য করুনঃ যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিখরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। স্ব. নং করুন ১. 412-359-3131.

Chinese

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 412-359-3131。

French Creole

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 412-359-3131.

French

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 412-359-3131.

German

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 412-359-3131.

Greek

ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 412-359-3131.

Gujarati

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિઃશુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 412-359-3131.

Italian

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 412-359-3131.

Korean

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 번으로 전화해 주십시오. 412-359-3131.

Mon-Khmer

ប្រយ័ត្ន៖ ប៊ីស៊ីនជាអនុករិយាយភាសាខ្មែរ, សំដៅជំនួយជូនក្រុមភាសា ជាយមិនគិតល្មន្តល គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ 412-359-3131.

Nepali

ध्यान दिनुहोस्: यदि तपाईं नेपाली भाषा बोल्नुहुन्छ भने, तपाईंका लागि भाषा सहायता सेवाहरू नि:शुल्क उपलब्ध हुन्छन्। 412-359-3131 मा फोन गर्नुहोस्।

Pennsylvania Dutch

Wann du Deitsch schwetzst, kantscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprouch. Ruf selli Nummer uff: call 412-359-3131.

Polish

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 412-359-3131.

Portuguese

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 412-359-3131.

Russian

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 412-359-3131.

Spanish

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 412-359-3131.

Tagalog

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 412-359-3131.

Urdu

خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں 412-359-3131.

Vietnamese

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 412-359-3131.

Yiddish

אויפמערקזאם: אויב איר רעדט אידיש, זענען פארהאן פאר אייך שפראך הילף סערוויסעס פריי פון אפצאל. רופט 412-359-3131.

