

Patient Responsibility & Insurance Information

McKenzie participates with many insurance companies; however it is the patients' obligation to verify that McKenzie participates with their carrier before services are rendered. It is the patients' responsibility to know and understand the terms and requirements of their insurance plan including financial obligations for paying copays, deductibles and co-insurances; pre-authorization certification; and specific laboratory requirements. **Co-pays, deductibles, and co-insurances are due at the time of service.**

Payment Arrangements Through McKenzie

The hospital offers payment arrangements with a minimum of \$50 per visit payable in monthly installments. For more information contact the hospital's Patient Financial Services Department at 810-648-6199 for more information.

Un-insured Discount

Patients who apply and are approved for financial assistance may receive a discount for services rendered.

Questions About Your Bill

If you have questions about your bill, please contact the Patient Accounting Department at 810-648-6199.

Thank you for choosing us as your healthcare provider.

Please be sure to update the registration staff with any changes to your demographic information including:

- Address changes
- Phone number changes
- Employment status
- Name changes
- Marital status
- Insurance coverage



Financial Information

- **Discount Information**
- **Insurance Coverage**
- **Payment Arrangements**
- **Financial Assistance Program**

Thank you for choosing us as your healthcare provider.

Payment for services provided is ultimately the responsibility of the patient or legal guardian. Patients are personally responsible for the account balance regardless of whether or not they have insurance that may pay all or a portion of their claims.

McKenzie accepts cash, check, Visa, Mastercard, and Discover. The non-sufficient fund/returned check fee is \$35.

Applying for Medicaid

Patients may apply for Medicaid and/or Healthy Michigan on-line at www.healthcare4mi.com. More information is available through the local Department of Human Services office located at 515 S. Sandusky Road, Sandusky, MI 48471. The phone number is 810-648-4420.

For help completing an application or for more information, please contact the hospital **Social Worker** at **810-648-6181**.

Deposit Requirements

The hospital requires a minimum deposit of 50% of the Patient Responsibility Estimate for patients that request non-emergent surgical, treatment room or specialty testing (including CT, nuclear medicine, stress tests, ultrasound/ echo).

Other Options

Advomas is a service that will evaluate patients with large hospital bills who have no insurance for any third party programs or payment options such as Workers Compensation, Veterans, No-Fault Auto Insurance, Crime Victims, Medicaid appeals, etc. These services are provided at no cost to the patient. For more information, contact the hospital's Financial Counselor at 810-648-6119.

Financial Assistance

The hospital offers a Financial Assistance program for patients who have no insurance or are under-insured (out-of-pocket expenses exceed financial abilities).

- **Eligible Charges** include non-elective hospital inpatient /outpatient and professional charges
- **Non-Eligible Charges** include private room differences, elective surgery/procedures and non-McKenzie charges (ex: X-ray Associates fees, reference lab, private physician fees)
- Family income must not exceed 250% of the federal poverty level
- Family cash assets must not exceed program limits
- Patients who may be eligible for Medicaid/Healthy Michigan must have applied within the last 6 months and provide a copy of a denial letter in order to be considered for Financial Assistance.

For more information or an application, please contact the hospital's **Financial Counselor at 810-648-6119**.

Health Insurance Marketplace

The Health Insurance Marketplace helps uninsured people find health coverage. Visit www.HealthCare.gov or call 1-800-318-2596.

Sliding Fee Scale

Some local physician offices participate in a Sliding Fee Scale Program which offers discounts on physician office services on a sliding scale based on family income.

For more information, **please ask if your physician participates with the Sliding Fee program** or contact the hospital's Financial Counselor at 810-648-6119.

The Rural Health Clinic located at 75 Dawson Street, Sandusky is one of the offices that participates in the sliding fee scale program. Their phone number is 810-648-5244.



Experience Our Difference