



Information on Paying Your Hospital or Medical Bill

If you have received medical care outside of University Health Services, it is likely that you will receive a bill for charges that were not covered by your medical insurance. Most health insurance policies include an annual **deductible**, which is the amount the person covered must pay before insurance coverage “kicks in.” The amount of your deductible will depend upon your specific policy.

Most insurance also involves **coinsurance**, which is the percentage of costs the subscriber (the patient) has agreed to pay. For example, if your health insurance pays 80% of eligible expenses, you may be required to pay the remaining 20% of eligible expenses as your coinsurance. Coinsurance is usually billed after a service is received.

A **copayment** is similar to coinsurance and the terms are sometimes used interchangeably. Copayments refer to the \$5 to \$30 you may pay at the time of the visit when receiving outpatient services.

Understanding Your Medical Bill

Ordinarily, you are expected to pay a medical bill only after the provider has submitted claims to your insurance company and insurance company has made payment. The provider then bills you for costs remaining after the insurance payment.

You may receive from your insurance company something called an **explanation of benefits** (often referred to as an “EOB”) after receiving services but before receiving a bill. No action is required of you when you receive an EOB; it is an indication that your insurance company is processing a claim.

If you are confused about your bill or are unsure whether insurance claims have been processed and paid to the medical provider, call both the medical provider and your insurance company to learn more about your bill. The number for your health insurance company can be found on the back of your insurance card. The provider’s bill should include a billing number, which you can reference during your call .

You may receive more than one bill after receiving care at the hospital. This is because certain providers (e.g., specialists) who see patients at the hospital bill for their services separately from the hospital or emergency room. If you were transported to the hospital by ambulance, you may receive a bill for this service as well. Insurance companies and providers may refer to bills from physicians as

professional fees, and to charges for the hospital, surgicenter or other facility as **facility fees**.

Paying Your Medical Bill

If after clarifying your medical bills you are concerned about your ability to pay the bill, there are steps you can take:

1. Call the medical provider's billing office to ask whether they are willing to reduce the charges on your bill or to set up a payment plan. Medical bills can often be negotiated with the provider when the patient has difficulty paying.
2. If you believe that your health insurance has not paid for a covered expense, you should discuss this with a representative at your insurance company. You can request that a claim be reconsidered; you can also appeal your insurance company's decision not to pay a claim.
3. If you have worked with your medical provider(s) and your insurance company to reduce the amount you owe or to set up a payment plan, and if you find you are still unable to pay your bill, you may want to consider the following resources at the University:

The University Health Services Special Needs Fund, funded by the Auxiliary to the Isabella McCosh Infirmary. The Special Needs Fund can assist eligible **graduate and undergraduate students** with up to \$300 each academic year they are enrolled at the University. Financial need of students requesting funding is ascertained through the Financial Aid Office. Contact Diane Cook (dcook@princeton.edu) at Health Promotion and Prevention Services.

The Dean's Emergency Fund, administered by The Office of the Dean of Undergraduate Students. This fund is restricted to emergencies and is not designed to be used for expenses incurred by routine medical or weekly mental health office visits. **Undergraduate students** lacking financial means to meet critical needs such as emergency medical or mental health care may request funding from the Dean's Emergency Fund by contacting Dean Michael Olin (molin@princeton.edu).

Medical Expense Reimbursement Program: Special funds exist to assist enrolled **graduate students** with unreimbursed medical expenses that create a financial hardship for them. Medical expense assistance takes the form of a grant to reimburse expenses not covered by insurance; therefore, you must first submit insurance forms and determine your out-of-pocket expenses before you can apply for reimbursement through these funds. Contact Dean Lisa Schreyer (schreyer@princeton.edu).

The **Mental Health Loan** for expenses related to mental health. **Graduate or undergraduate students** may apply for a loan for mental health expenses not covered by insurance of up to \$1,250 per semester to cover off-campus psychological services, which includes coverage of a plan deductible up to \$200. The loan program may be used for excess balances after payment by your health plan, or for continuation of counseling after the maximum benefits have been reached on your health plan. The loan will draw no interest until you leave the University. For further information regarding this program, contact Diane Cook (dcook@princeton.edu).

The **Financial Aid Office (undergraduate students)**: Although most financial aid awards do not change during the year, your aid may be adjusted if there are changes in your family's financial situation or your student budget. The most common reason for revisions due to family changes are financial problems such as loss of a job/income or emergency expenses. For further information, contact the Financial Aid Office (faoffice@princeton.edu).

Short-Term Contingency Loan Program: Short-term contingency loans are designed to help **graduate students** in coping with unexpected financial emergencies. These loans have a \$500 limit and are repayable in two installments through stipend check deductions. Contact Dean Lisa Schreyer (schreyer@princeton.edu).