

QUESTIONS ABOUT SURGERY, URGENT CARE AND EMERGENCY BILLS



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This document is only used as an auxiliary reference document. If you have any questions, please refer to the official documents provided by the insurance company or to the billing document.

TYPES OF SURGERY BILLS

After you have completed a surgery, you will generally receive the following types of bills:

- Hospital
- Physician or surgeon
- Anesthesiologist
- Imaging, X-ray, CT, or MRI
- Laboratory
- Drugs

In addition to the bills listed above, there may be other types of bills, and not all of the above types of bills will be received.

TYPES OF ER (EMERGENCY ROOMS) BILLS

After you go to the ER, you will generally receive the following types of bills:

- Emergency Hospital or Facility
- Emergency physician
- Imaging, X-ray, CT, or MRI
- Laboratory
- Ambulance

In addition to the bills listed above, there may be other types of bills, and not all of the above types of bills will be received.

TYPES OF URGENT CARE BILLS

After you go to the Urgent Care, you will generally receive the following types of bills:

- Urgent Care Center
- Imaging or X-ray
- Laboratory

In addition to the bills listed above, there may be other types of bills, and not all of the above types of bills will be received.

SHOULD I GO TO IN-NETWORK ER OR OUT-OF-NETWORK ER?

BILLS FOR IN-NETWORK ER

- Since all providers and insurance companies have a fixed-charge contract, ER can only charge the price specified in the contract for customers with the insurance and will give customers discounts based on the contract.
- Therefore, insurance companies have controls over in-network ER charges.
- The cost will also be much lower than the out-of-network ER charges

BILLS FOR OUT-OF-NETWORK ER

- Since OON providers and insurance companies do NOT have fixed-charge contract, OON ER will NOT be subject to any contractual restrictions to charge customers and will NOT be obliged to provide customers with discounts.
- Therefore, insurance companies do NOT have any control over out-of-network ER charges.
- The insurance companies will pay for the ER bills based on max allowable Charge (MAC).
- You will need to pay for OON ER is likely to be higher than in-network ER.

CAN I NEGOTIATE THE FINAL PRICE WITH PROVIDERS?

OF COURSE!

After the insurance company has paid for the expenses it is responsible for, if you still feel that you cannot afford the high deductible, you can negotiate with the medical institution.

WHEN DO I NEED TO PAY THE BILLS?

180 DAYS

- Generally, medical institutions will give you 180 days to pay your bills.
- However, they will send you a bill every month asking you to pay.