Patient Financial Bill of Rights

1. Know if and how MetroHealth participates in my health plan.

2. Be informed about how to avoid surprise billing.

3. Not be charged for covered preventive care services.

4. Be informed, in advance, of any facility fees.

5. See a price estimate for services and a price list for elective procedures.

6. Be informed of lower-cost options.

7. Be informed about, and given access to, financial-assistance/financial-coordination programs and reduced-price care programs.

8. Receive a clear statement, in language I understand, about what’s covered by my insurance plan and what is not.


10. Know that if I dispute a bill, it will not be sent to a collection agency.

11. Be informed of any conflicts of interest.

The MetroHealth System exists to serve the community. Improving the health of the community is central to everything MetroHealth does. How MetroHealth fulfills that mission is also important. Transparency, service, accountability, respect and equality are among the system’s core values.

As a MetroHealth patient, I have important rights regarding the financial aspects of my care.

Directory

- **Estimates**: 216-957-2325 Option#3

- **Financial Coordination**: 216-957-2325 Option#1
  - www.metrohealth.org/patients-and-visitors/financial-services/financial-assistance

- **Provider Network**: www.metrohealth.org/patients-and-visitors/accepted-insurance-plans

- **Preventive Care Services**: https://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/Downloads/PreventiveServicesPoster.pdf

- **Customer Service Advocacy**: 216-957-3250 Option#2
  - Email: customerservice@metrohealth.org
  - https://mychart.metrohealth.org/MyChart/
As a MetroHealth patient, I have...

**PROVIDER NETWORK**

1. The right to accurate and up-to-date information about MetroHealth’s participation in my insurance plan’s provider network.
   - I know I can obtain this information by calling MetroHealth’s Customer Services at 216-957-3250 Option #2.

2. The right to collaborate with MetroHealth to help gain an understanding of what surprise billing is – and how to avoid it.
   - I know I can reach out to representatives from MetroHealth’s Pre-Service Department at 216-957-2325 Option #3, ask questions and get explanations about billing.

**CHARGES**

3. The right to not be charged for covered preventive care services.
   - Preventive care keeps me and my family healthy. I know that many preventive care services are free under the law and that I will not be charged for these services. This link provides guidelines based on governmental preventive care visits: www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/Downloads/PreventiveServicesPoster.pdf Commercial insurance typically follows this list.
   - However, if my insurance does not pay, I know I can call MetroHealth’s Customer Advocacy Department to assist me.

4. The right to be informed, in advance, of any facility fees.
   - I understand that receiving care at hospital outpatient departments means that I have convenient access to more services and procedures.
   - I know that I may receive two charges on my MetroHealth patient billing statement for the same date of service: one for where I receive my care/service and one for who provides it. For example, if I get an x-ray, I may receive a charge for where it is performed (the facility) and another charge for the clinician (the radiologist) reading the results.

**ESTIMATES**

5. The right to see a price estimate for services and a price list for elective procedures
   - MetroHealth offers an online “My Cost Estimator” tool that allows me to receive price estimates based on my coverage. I can find that tool at: www.metrohealth.org/financial-services.
   - I will be able to review estimated costs for potential or scheduled services to help me understand my benefits and my out-of-pocket responsibility.
   - I will have access to a MetroHealth financial specialist who can assist me by calling 216-957-2325 Option 3.

**BILLING • CUSTOMER SERVICE ADVOCACY • FINANCIAL COORDINATION**

6. The right to be informed of lower-cost options.
   - MetroHealth seeks to provide me with choices – choices in location, types of procedures, and medications that may help me.
   - I can contact 216-957-2325 Option 3 to know what other options might be available for me.

7. The right to be informed about, and given access to, financial-assistance/financial-coordination programs and reduced-price care programs.
   - MetroHealth has always maintained a compassionate financial assistance policy.
   - I have the right to have my personal financial circumstances confidentially reviewed to see if it might qualify for assistance.
   - I deserve a process that is respectful, dignified and patient-centric with the goal of ensuring my uninterrupted care.
   - MetroHealth also maintains answers to frequently asked questions online at: www.metrohealth.org/financial-services/financial-services-faq
   - MetroHealth is available to answer my questions about potential financial assistance programs via phone at 216-957-2325 or toll free 877-509-0597.

8. The right to receive a clear billing statement, in language I understand.
   - I know I will receive an Explanation of Benefits from my insurance company. This is not a bill. The Explanation of Benefits will list all charges, which ones will be paid by insurance and what, if anything, I owe.
   - If I owe something for my care, MetroHealth will send me a statement after my insurance company processes the claim, which will clearly state how much I need to pay.
   - If I owe nothing, I will NOT receive a MetroHealth patient statement.
   - I can request additional information about my health care coverage, including my out-of-pocket responsibility, by calling 216-957-2325 Option 3. My responsibility will depend on my personal coverage.
   - If I do not have insurance, I will receive a MetroHealth patient statement reflecting my responsibility for payment.

   - Typically, only my insurer receives an itemized bill. However, I know I have the right to request MetroHealth to provide me with the same detailed bill.
   - I can request an itemized bill on MyChart, by email or by mail.
   - I know that I can call the Customer Advocacy Department at 216-957-3250 if I would prefer to speak with someone and get clarification.

10. The right to know that if I dispute a bill, it will not be sent to a collection agency.
    - MetroHealth offers many payment options, including payment plans with 0% interest, and that I can contact the Customer Advocacy Department at 216-957-3250 to find out more about these options.
    - MetroHealth also will carefully and thoughtfully review any bills I dispute – and will not send the bill to a collection agency while it is being reviewed.
    - I understand that overdue bills that are not disputed may be sent out for collection.

11. The right to be informed of any conflicts of interest.
    - MetroHealth maintains rigorous conflicts of interest policies and oversight.
    - I will be informed of any conflicts of interests involving my providers.