CARTHAGE AREA HOSPITAL, INC.

Information about Paying for Your Care

Carthage Area Hospital participates with most insurance plans. However, if you have questions regarding your coverage, please refer to the back of your insurance card for a phone number to contact your insurance plan directly. You may also refer to the Billing and Insurance Information section for a list of insurance companies and their websites.

It is important for you to know that Physicians who provide services at the hospital may be independent physicians or may be employed by the hospital. The physician services you receive in the hospital are not included in the hospital charges, regardless of their employment status. Physicians bill for their services separately. Please note that Hospital-employed physicians participate with the same insurances as the hospital.

Carthage Area Hospital contracts with a number of physician groups; such as emergency room physicians, hospitalists, anesthesiologists, radiologists, surgeons and pathologists. You should contact these groups directly to find out which plans they participate with.

The physician that is arranging for your hospital services will be able to tell you if the services of any other physician are required for your care and whether they are employed or contracted by the hospital. You should discuss this with your physician prior to your service or hospitalization.

To receive an estimated average price for services at Carthage Area Hospital, you can contact a patient account representative at **315-565-7580 ext.3354**, **Monday through Friday**, from **8:00 am until 4:00 pm**. You will be asked to provide a procedure code which you can obtain from the doctor ordering the service. You should contact your insurance company directly to determine your obligation.

If you do not have health insurance, you may be eligible for financial assistance in paying for your hospital bills. If you would like to apply, see the Billing & Insurance information section. Directions for submission are included on the front page of the application. Financial Assistance is available to all who apply and qualify for assistance. All medically necessary services are covered by this plan. You may also view our *Financial Assistance Policy* for further information about this program. Carthage Area Hospital accepts all patients for service without regard to race, color, creed or ability to pay.