

## **Financial Guidelines**

Now that your physician has scheduled you for surgery, you may be wondering what your financial burden may be. There are many factors that affect personal financial responsibility for your care. Our goal at Nebraska Orthopaedic Hospital is to keep you fully informed of what you can expect.

### **The Process**

Prior to your surgery, you will need to contact our pre-admission staff. In addition to information about your general health, our staff will collect insurance data to pre-approve your surgery. When you arrive for surgery, you will be asked to pay any co-payment or deductible. After you leave the hospital, a bill will be generated and sent to your insurance company. After we have received the payment from your insurance provider, you will receive a letter asking for the remaining portion for which you are responsible. Our expectation is that full payment be received within 30 days of the receipt of this letter. If you are not financially capable of covering the entire balance due, please contact us immediately at 402-637-0611, as we can gladly set up payment arrangements with you.

### **Who is Involved**

In addition to the hospital, you will receive a separate bill from your surgeon. You may also receive a bill for anesthesia, radiology, internal/family medicine and/or pathology services. These bills reflect the professional services provided by these physicians during your stay at Nebraska Orthopaedic Hospital.

At Nebraska Orthopaedic Hospital, we participate in most major insurance plans. We work directly with your insurance company concerning payment and to resolve any issues concerning your care. A listing of all insurance plans that we participate with is available for your review at our website ([www.neorthohospital.com](http://www.neorthohospital.com)).

### **No Insurance**

We recognize that not all patients have insurance or other health care benefits. If you do not have insurance, you will be asked to pay a portion of the anticipated balance due prior to your surgery. If you are concerned, please contact our Financial Counselor at 402-637-0611. We will be happy to work with you to explore options for the payment of your care.

### **Hospital Payment Options**

Nebraska Orthopaedic Hospital offers options with regard to payment. We accept all major credit/debit cards, Care Credit, electronic payment plans and online bill pay through our website ([www.neorthohospital.com](http://www.neorthohospital.com)). For any questions, please contact our Financial Counselor at 402-637-0611.

## **Financial Assistance**

We offer financial assistance to those who qualify. Qualification is based on a comparison of your household income and federal standards. If you wish to apply for assistance, please contact our Financial Counselor at 402-637-0611.

## **Can I Get an Estimate?**

It is not always possible for us to provide you with an exact price for your stay with us, but we can provide you with an estimate for planning purposes. Occasionally, additional services or supplies may be required by your surgeon or consulting physician as part of your care. These may influence what the final price may be. To request an estimate, please complete the cost estimate form under the Financial Services section of our website ([www.neorthohospital.com](http://www.neorthohospital.com)) or contact our Financial Counselor at 402-637-0611.

## **Questions?**

If you have any questions at any time before, during or after your visit please contact our Financial Counselor at 402-637-0611 or email [pfscustomerservice@neorthohospital.com](mailto:pfscustomerservice@neorthohospital.com).