

## Frequently Asked Questions

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- *What should I expect from my Princeton HealthCare System bill?*

Princeton Healthcare System will bill your insurance company as long as you have provided us with your complete and accurate demographic and insurance information and you have obtained the necessary referrals, authorizations, pre-certifications, or any other requirement needed for treatment.

The bills you receive from Princeton HealthCare System are specifically for our facility charges and do not include the cost of any services rendered by professional providers such as independent physicians or professional practices. Depending on the services provided, you may receive separate bills from other healthcare professionals, such as radiologists, cardiologists, anesthesiologists, pathologists, or neonatologists who deliver services to you. Those independent providers will send their bills separately and directly to you.

- *Am I expected to pay my co-payment prior to service?*

Yes, you are expected to pay your co-payment prior to your service being rendered. This can be done at the time of scheduling or at registration. Your insurance card should indicate the amount of co-payment due, depending on the service rendered.

- *How can I help ensure prompt reimbursement of my healthcare expenses?*

There are a few things you can do as a patient to ensure a smooth payment process:

- **Know your insurance.** Make sure you know any insurance requirements you may need to follow, as well as your benefit levels and any out-of-pocket expenses you may incur, such as deductible, co-insurance, and/or co-pay amounts. Also be sure to obtain any necessary referrals, authorizations, pre-certifications, or any other requirement needed for treatment. Payment by the insurance company will be affected if any of these requirements have not been met. This information is available in your insurance handbook, or can be obtained by contacting your employer or insurance company.

- **Provide correct information.** Provide us with your current basic information, such as name, address, date of birth and insurance information.

- **Bring documentation.** Have available your identification cards such as an ID, driver's license, and all current insurance cards.

- **Assist in resolving insurance issues.** If your insurance company doesn't pay according to N.J. state payment regulations, we may send a notice to you asking for your assistance. Communicating

promptly with your insurance company in these cases will result in a quicker resolution to the situation.

- *Can you help me with questions concerning the processing of my insurance claims?*

Princeton HealthCare System is committed to delivering the highest quality customer service and we are here to help with any billing questions you may have.

The processing of claims is done directly by your insurance company, based on its own internal payment criteria. Therefore, all questions relating to how and why an insurance company processed a claim should be made directly to your insurance company. By law, your insurance company is obligated to provide you with a full Explanation of Benefits (EOB) detailing how the claim was processed.

- *What can be done if I am having financial difficulties?*

Princeton HealthCare System makes every effort to work with our patients to help in the payment of bills. This assistance includes providing you with access to a financial counselor, assisting New Jersey State residents obtain Charity Care, and establishing payment plans for ease of payment.

If you have any bill payment concerns, you may contact our Customer Service Department at 609.620.8300 or e-mail at [PFSBilling@princetonhcs.org](mailto:PFSBilling@princetonhcs.org).

- *Will my information be kept private and confidential?*

Princeton HealthCare System ensures your privacy and confidentiality by following state and federal privacy and confidentiality laws, as well as adhering to our own organizational privacy and confidentiality policies.

In order to receive payment for treatment and services you receive at Princeton HealthCare System (PHCS), we may use and disclose your health information to others. For example, a bill may be sent to you or a third-party payor, such as an insurance company or health plan.

You may find additional information about our privacy policies online by clicking here. You also may contact the PHCS Privacy Officer by calling our Privacy Hotline at 1.800.442.5188.

- *Whom should I contact for additional questions about Princeton HealthCare System bills?*

For more questions concerning your Princeton Healthcare System bill, please call our Customer Service Department at 609.620.8300 or e-mail at [PFSBilling@princetonhcs.org](mailto:PFSBilling@princetonhcs.org).

- *Whom should I contact for additional questions about Princeton HealthCare System for service price estimation and information specific to charges and pricing?*

For more questions concerning service pricing estimation and information specific to charges and pricing, please call our Financial Counselor at 609.853.7852.