



**READING HEALTH**  
SYSTEM

Advancing Health. Transforming Lives.

# Understanding Billing & Payment

## Reading Hospital Surgical Services

[www.readinghealth.org](http://www.readinghealth.org)



Reading Health System is committed to providing affordable, quality healthcare to all patients. We understand that billing and payment for healthcare services can be confusing.

Knowing your insurance policy is important for you to receive the maximum benefits for your healthcare services. Your benefit coverage level for care provided by Reading Health System is determined solely by your insurance. Reading Health is contracted with many health plans. A list of those plans can be found on our website ([www.readinghealth.org](http://www.readinghealth.org), then click on the "Patients and Families" link) or you can call our Patient Financial Services office at 484-628-5683 for a complete list. Please note: our list is not meant to be all-inclusive and is subject to change. **Please check with your health plan to verify coverage.**

### **Understanding Your Financial Responsibility for Your Surgery**

When you are scheduled for surgery at Reading Hospital, a member of the Reading Health System Patient Access Team will call you prior to your date of surgery. You can expect this call up to six days prior to your scheduled surgery.

At that time, we will:

- Confirm your insurance authorization. Some insurance plans require the surgery to be pre-certified or preauthorized. Reading Health will attempt to obtain this approval from your insurance plan.
- Discuss your portion of the financial responsibility. We will let you know how much your insurance will pay, and how much you will need to pay. This patient responsibility will include your co-pay, deductible, and co-insurance.
- Discuss any past-due balances you may have with Reading Health System.
- Discuss potential for additional charges. We will be able to let you know your financial responsibility for your hospital

charges, but you may also receive bills from other providers, including anesthesiology, pathology, or your surgeon. These bills may include a co-payment, deductible and/or co-insurance. If you have any questions about your financial responsibility for your surgery, please contact your insurance carrier.

- Discuss payment options for your co-pay, deductible, and any past-due balances. We request that you pay any insurance co-pays, deductibles, and/or past-due balances you may owe for services provided by Reading Health System prior to, or at the time of, your scheduled surgery.

There are several payment options available to you. They include credit card using our secure card swipe at your point of service registration, or you can pay with a check, money order, or cash.

If you cannot pay the patient responsibility portion of your bill, one of our patient financial service representatives will speak to you about options. This may include a partial payment at the time of service, and arranging a payment plan.

### **If You Don't Have Insurance**

If you do not have insurance coverage, one of our patient financial service representatives will speak to you. Our patient financial service representatives work with patients who are uninsured or underinsured to determine your eligibility for state medical assistance or other financial assistance, and will also help you apply for that assistance.

If you do not qualify for medical assistance, our patient financial service representatives will speak to you about a partial payment and arranging a payment plan to meet your financial obligation for your care.

**For More Information**

Email us at: **call.center@readinghealth.org**

Visit us on our website at: **www.readinghealth.org**

Call us at: **484-628-5683**



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