

## “Point of Service Collection”--Frequently Asked Questions and Answers

The Policy of Porter Hospital is that Co-Pays, Deductibles, and Outstanding Balances are due at the time of service, and we are here to help.

Financial advocates are available to assist you and Porter has a “Financial Assistance Policy” which outlines the various ways we can assist you. A copy of this policy can be found at: [www.portermedical.org](http://www.portermedical.org)

For your general information, following are some of the most frequently asked questions about this policy:

- **I have never had to pay "up front" before at Porter....why now?**

*This policy has been a long-standing practice at Porter and at many hospitals throughout our county for years, but it has not been consistently applied until recently. Many patients wish to know "up front" how much they will owe out-of-pocket for the anticipated service so that they can plan accordingly and seek financial assistance if needed. We hope that this more consistent and transparent approach provides that information in a more timely way.*

- **Will I be denied services if I cannot pay up front?**

*No. Porter Hospital does not deny medically necessary services to anyone regardless of their ability to pay.*

- **How do I know how much my insurance is going to cover? Can you really tell me how much I am going to owe out of pocket for my surgical procedure?**

*Our Financial Advocates have information and tools to obtain this information from private insurance companies, as well as Medicare and Medicaid. This amount will be an estimate, but we are happy to discuss with you the details of your particular circumstance and coverage. We are here to help.*

- **Is there someone I can talk to about setting up a payment plan, financial assistance, etc....?**

*Experienced Financial Advocates are available and can be reached by calling: 802.388.8808 (option 5).*