

St. Jude Medical Center's (SJMC) business office has prepared this information to answer the most commonly asked questions about your bill. If you have additional questions, please call **(714) 870-3500**.

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**Q: *Will you verify my insurance and provide an estimate of the charges?***

A: In most cases, SJMC will verify your insurance, obtain authorization and provide an estimate of charges that you may be responsible for. It is important to note, that this is only an estimate. The final charges are based on the actual services provided, which may differ from the original order depending on what the physician finds during the procedure.

**Q: *Will my health plan payment be different for a screening versus a diagnostic procedure?***

A: Your insurance coverage may be different for a preventative health screening versus a procedure that is performed because you have symptoms. And a preventative screening may result in additional charges if, for example, your doctor takes a biopsy or removes a polyp. Coverage depends on your health plan. It is important to contact your carrier if you have any questions or concerns.

**Q: *Will St. Jude bill my insurance company?***

A: Yes. SJMC will bill for your services at the Knott Family Endoscopy Center.

**Q: *Will you bill my secondary policy too?***

A: Yes. Upon receiving payment or denial from your primary insurance, we will gladly bill your secondary insurance for any balance remaining.

**Q: *Does SJMC accept Medicare?***

A: Yes. SJMC will bill Medicare and any supplemental insurance following receipt of Medicare's payment. SJMC agrees not to bill the patient for any charges Medicare disallows. However, we do bill patients for deductibles, co-insurance amounts and non-covered services.

**Q: *When is my co-payment due?***

A: All known deductibles, co-insurance, co-payments and non-covered services will be collected prior to, or at the time of service. In the event that you need assistance with your balance we offer various payment options, as well as Financial Assistance. For more information, please contact Patient Financial Services at **(714) 870-3500**.

**Q: *What if I do not have insurance?***

A: SJMC is committed to providing high quality, compassionate healthcare to all patients, regardless of their ability to pay. Medically necessary care should not be delayed because you don't have health insurance or you're unable to pay your hospital bill. If you do not have health insurance and worry that you may be unable to pay your hospital bill, it is important to let us know. You may qualify for the Patient Financial Assistance Program.

This program is limited to hospital charges and does not include physician, anesthesiologist or professional charges that are not billed by the hospital.

For more information call a Financial Counselor at **(714) 446-5141**.

**Q: *Who else might I receive a bill from?***

A: You will be billed separately by each physician involved in your care. These physicians usually include your St. Jude Heritage Medical Group physician, anesthesiologist, radiologist (if X-rays are performed), pathologist (if pathology specimens are examined), and any physician who may interpret an exam ordered by your doctor.