

FAQs about Billing at Johnson Memorial Hospital

Will you bill my insurance?

Johnson Memorial will act as your insurance advocate and bill your insurance carrier for services rendered. The hospital expects payment from you or your insurance company within 60 days of discharge. If your insurance has not paid, you should contact them directly.

Precertification or prior authorization

Many insurance companies now require advance notice of admission or service. You should contact your insurance company immediately when your physician determines that you need to be admitted or have an outpatient service to obtain this authorization. Precertification does not guarantee payment of the bill.

Coordination of benefits

Group insurance companies coordinate their benefits. This is to reduce duplication of payment for the same service. We ask that upon admission, you give us all insurance information for all policies for which you are eligible for benefits. We will submit this information to your insurance company, who will coordinate the benefits and pay appropriately.

Third party liability

In cases of injury resulting from an accident, Medicare and Medicaid require that the hospital bill the liable party (car insurance or homeowners insurance) for services before Medicare/Medicaid is billed. Some insurance companies also have this requirement. Again, this is to avoid duplication of payment. Except for Medicare/Medicaid patients, you will need to bill any other party liable for your services.

My insurance requires a PCP referral whenever I go to the Emergency Room. Who is responsible for obtaining the referral?

It is your responsibility to tell your physician that you were in the Emergency Room, but if your condition requires admission to Johnson Memorial or another hospital, your physician will be notified by the hospital. If you do not obtain a PCP referral, you will be responsible for the bill.

Will I be billed if insurance does not pay timely?

You will be notified when we bill your insurance and when we are sending our third request to your carrier. You will be sent a letter advising you that your insurance has not paid and if payment is not received from them in 30 days from the date of the letter, you will be billed. If you have not received notification from your insurance carrier that your bill has been paid within 60 days of the date of service, you may want to call your insurance carrier to determine the reason for the delay in payment.

Why didn't insurance cover shampoo and other personal items used during a visit?

Insurance plans consider personal items such as shampoo, toothbrushes, lotions, etc. not medically necessary, therefore not covered. When you request these items, you will be expected to pay for them.

Will you help me with any insurance questions?

The billing staff at Johnson Memorial is willing to assist you with any insurance questions, even if it does not relate to services provided by JMH. With your approval, our staff of insurance specialists will assist you in the appeal of insurance denials and clarity of payment issues.

What if I am injured at work?

Johnson Memorial will notify your employer and bill them for the services rendered. If your employer denies the claim or fails to pay within 90 days, we will consider the bill due from you. You may, however, request that we submit the claim to your medical insurance at this time. Johnson Memorial can only hold a claim if a dispute arises between you and your employer regarding the validity of the worker compensation claim after a claim has been filed with the Indiana Worker's Compensation Board.