

BILLING FREQUENTLY ASKED QUESTIONS

What do I need to bring to my appointment?

- Please bring your driver's license or state ID, insurance card, and co-pay with you to each visit.

Will I have to pay before I receive services?

- If you are an insured patient and have a copayment for services, you will need to pay your copayment at check-in.
- If you are an uninsured patient, you will need to pay a down-payment at check-in. Down-payment amounts will vary based on the service.
- If you are receiving a cosmetic/non-medically necessary service, you will need to pay 100% of the estimated charges before receiving services.
- If you have an outstanding balance, you may be contacted and asked to pay before receiving additional services.

How will I know what I'm expected to pay for?

- Prior to receiving services, check with your insurance plan provider to see what your coverage and expected responsibility will be.
- If you are uninsured or would like more specific information on costs, you can contact our Cost of Care Line at 651-265-1034.
- You will be asked at check-in for any patient responsibility. This may be an estimate of charges.

When do I pay a copay?

- If your insurance card indicates that a copay is required, you will be asked to pay it at the time of check-in for your appointment. HealthPartners accepts cash, checks, money orders, Visa, MasterCard, Discover, American Express, and debit cards.

Is my visit, test, or procedure covered by my insurance?

- Your insurance company may or may not cover services provided at HealthPartners Clinics or Regions Hospital. We accept most major insurance plans. Please contact your insurance company for benefit-specific questions and to see if your insurance is accepted at HealthPartners Clinics or Regions Hospital.

Can I get an estimate for a service?

- We will provide a good faith estimate of the cost for future services at HealthPartners Clinics and Regions Hospital. If you are a HealthPartners member, we will work with Member Services to provide an estimate of fees not paid by insurance. Call our Cost of Care Estimates line at 651-265-1034.

Can I be seen even if I don't have insurance?

- Yes, but a down payment may be required prior to your services. Down-payment amounts will vary based on the service. If you cannot afford the down-payment, we have the HealthPartners Clinics Financial Assistance Program available.

Does HealthPartners provide a discount for uninsured patients?

- Yes, uninsured patients are given a 15% discount on most services.

What is my deductible?

- A deductible is the amount of a claim each policy holder agrees to pay annually for medical care. For more information regarding your specific deductible, contact your insurance provider.

When will I receive a bill and when is it due?

- We submit your services to your insurance company on your behalf. You should receive an Explanation of Benefits (EOB) from your insurance company prior to receiving a bill from us. If you are uninsured, you will receive a bill after your services have been processed. You are responsible for your bill when you receive it. If you have trouble paying your HealthPartners bill, payment plans are available and we have the HealthPartners Clinics Financial Assistance Program available. Contact Patient Accounting at 651-265-1999 for more information.

Can someone explain my bill?

- Please see How to read your HealthPartners Statement or contact Patient Accounting at 651-265-1999.

Why did I get another bill when I just paid my balance?

- If you paid your balance in the last 10 days, please allow more time for us to make the payment to your account. If the balance still shows on your next statement, contact Patient Accounting at 651-265-1999.

Why did I receive a bill for a routine physical or preventive exam?

- Some insurance plans do not cover physical exams or preventive visits. Please contact your insurance company to determine if physicals and/or preventive visits are covered.
- For additional information, please see our Preventive vs. Non-Preventive Guide. If other medical conditions were addressed during your exam that required more evaluation, you may be billed for that service. Insurance carriers require accurate reporting from providers when preventive care and additional problems are addressed in the same visit. While you may be taking care of two health care concerns at one time, your insurer may see it as taking care of two office visits in one and assess your benefits accordingly.

Why am I getting a bill from HealthPartners Clinics when I was not seen there?

- HealthPartners Clinics has providers who see patients at multiple locations (example: North Memorial, Regions Hospital). If you received services from a HealthPartners Clinics provider, a statement will come from HealthPartners Clinics.

Can I inquire about my spouse or adult child's bill?

- Privacy regulations relating to Health Insurance Portability and Accountability Act limit the medical information we can share with you. To discuss details about a family member or friend's bill with Patient Accounting, you must first complete a Patient Authorization for Release of Protected Information form.

How can I get an itemized bill?

- Contact Patient Accounting at 651-265-1999.

I didn't get a receipt. How do I get one now?

- Contact Patient Accounting at 651-265-1999.

What if I cannot pay my bill in full by the due date?

- Contact Patient Accounting at 651-265-1999 and they will provide information on our payment options.

How can I pay my bill?

- HealthPartners accepts checks, money orders, and credit or debit cards through Visa, MasterCard, Discover, or American Express.
- If you are signed up for Online Patient Services, online bill payment is available at www.healthpartners.com, then sign in to myHealthPartners ["my" should be italics]
- If you are not enrolled in Online Patient Services, you have three options:
 - Call Patient Accounting at 651-265-1999 if you wish to pay using a credit card, debit card including HSA/HFA benefit card or electronic check.
 - Mail your payment, with your statement to:
 - HealthPartners Clinics
 - PO Box 77026
 - Minneapolis, MN 55480-7726

Please note that if you mail your payment and no amount is specified on your returned statement portion (box H of your statement), your credit card will be processed for the full balance.
 - Bring your statement to any HealthPartners Clinic and inform the check-in staff that you would like to pay your bill.

Can I set up a payment plan?

- Yes, payment plan options can be made by contacting Patient Accounting at 651-265-1999.

I am on Medicare. Are there any other programs that can help me?

- Visit our HealthPartners Clinics Financial Assistance Program to learn more.

How do I change my insurance information?

- You can update your insurance information or billing address through one of these options:
- In person at the clinic.
- Call Patient Accounting at 651-265-1999
- Fax 651-265-1825
Send a copy of the front and back of your insurance card, your account number or name and date of birth. Please send this information for each family member.
- Fill out the form on the back of your billing statement and mail it to the address listed.
- Online at www.healthpartners.com, then sign in to myHealthPartners

Who do I contact with billing questions?

Contact Patient Accounting at 651-265-1999.