

Understanding Your Insurance Benefits and Health Care Billing

Understanding Your Health Insurance Benefits

Coverage and cost-sharing may vary based on the specific insurance plan you have selected. To obtain a list of in-network health care providers and health plans, you can contact your insurance company or visit our website <https://www.rwjbh.org/patients-visitors/accepted-insurances/>

Below are some questions you may want to ask to understand your coverage and benefits.

- Do I have coverage for this service?
- What is my cost-sharing for this service?
- Is the servicing provider/facility in-network?
- Will I require authorization and/or a referral for this service and location?

**Please note that your coverage may be different and out of pocket cost may be higher if you are out-of-network.*

Understanding Cost Sharing

Your benefit details may include one or more of the following:

- **Copayment** – the fixed amount you will pay for a covered service.
- **Deductible** – the annual amount you will pay before your insurance begins to pay.
- **Co-insurance** – the percentage share you will pay for a covered service.
- **Out of Pocket Maximum** – the maximum out of pocket expense you will incur for covered services.

Understanding a Patient Liability Estimate

An estimate can be calculated based on your benefit information and your expected service information. You may be asked for payment prior to your service based on this estimate.

Understanding Your Actual Patient Liability

Your actual patient liability will be based on the services you received and your benefit at the time your claim is processed through your insurance company.

Explanation of Benefits

Your insurance company will send you an explanation of benefits after your claim is processed that will show the amount charged by the provider, the plan's allowable charge, the plan's payment, and the patient portion amount.

Understanding Billing

Once your insurance carrier processes your claim, you will receive a statement showing your financial responsibility (less any payments previously made).

To update your subscriber information, coordination of benefits or for Coverage and Benefit Questions

Contact your insurance carrier

Patient Liability Estimate Questions

1-844-RWJBH4U

Billing Statement, Financial Assistance, Payment Plan Arrangements Questions

1-877-221-7809