

Questions about health care costs

Thank you for entrusting your care to UR Medicine. We are committed to providing you with excellent service in all aspects of your care, including answering your questions about your health care costs. With more patients moving to newer high deductible and co-insurance plans, we find many patients have questions about medical expenses. As part of our service excellence pledge to you, we are providing this tip sheet to make you aware of some of the ways you can better understand your potential expenses while receiving care at UR Medicine.

- **Become aware of your insurance plan's "network tiers"**

Today, many insurance plans sort hospitals and other care providers into "in-network" and "out-of-network" tiers. Typically, "in-network" care is less expensive than "out-of-network" care. Before you receive care, it's a good idea to contact your insurance company to help you understand how your health care providers' status in a particular tier may affect your health care costs.

- **UR Medicine care providers & hospitals**

Most UR Medicine care providers and hospitals accept most insurance plans (see list on reverse side or visit insurance.urmc.edu). To find out if your care provider is part of the UR Medicine network, visit urmc.rochester.edu/people/. You can also view the specific locations where your UR Medicine care provider works at urmc.rochester.edu/people/. UR Medical Faculty have admitting privileges to Strong Memorial Hospital, Highland Hospital or both.

- **Separate charges for some services**

UR Medicine will send one combined bill for the health care services you received. The UR Medicine logo will be at the top of the Statement of Services. The bill will separate charges related to: [1] Hospital facility fees. These are fees which includes such items as exam/surgery rooms, medicine given, x-rays taken, tests, etc. [2] Physician Fees. These fees are for a provider who was involved in your care in-person or reviewing images/tests, etc.

- **Referrals and insurance plans**

When your care provider sends you to the hospital or arranges a procedure or test, ask your insurance company if those providers are "in network" for your plan.

On our website, you can view a list of UR Medicine lab locations (urmc.rochester.edu/urm-labs/service-centers.aspx) and imaging locations (urmc.rochester.edu/imaging/locations.aspx).

- **Anticipated costs at UR Medicine**

You may contact our Health Care Cost Estimator team at 585-758-7801 to receive an estimated cost for services or procedures provided at UR Medicine hospitals or by our providers.

- **Financial assistance is available**

UR Medicine also offers a Financial Assistance program for individuals who cannot afford the health care they need. For more information, visit: financialassistance.urmc.edu or call 585-784-8889.

Insurance Carriers

Below is a list of the insurance carriers that UR Medicine care providers and hospitals serve as participating providers. Each carrier may offer several different plans. UR Medicine doctors and hospitals routinely care for patients served by a variety of health plans and the participation status with each plan is unique. While a specific health plan may not be listed here, your UR Medicine provider may participate. Please contact your insurance carrier to learn if your particular plan is accepted by UR Medicine, and the services you require are covered under your plan.

	Provider	Facility	Facility	Provider	Facility	
Health Insurance Carrier	UR Medicine Care Providers	Strong Memorial Hospital	Highland Hospital	UR Medicine Behavioral Health Services Care Providers	UR Medicine Behavioral Health/Strong Memorial Hospital	Contact Information
Aetna including Medicare	Yes	Yes	Yes	Yes	Yes	aetna.com
Beacon Health Options	Yes	Yes	No	Yes	Yes	beaconhealthoptions.com
BlueCross and BlueShield of Western New York including Medicare Plans	Yes	Yes	Yes	Yes	Yes	bcbswny.com
BlueCross BlueShield of Western New York Medicaid Plans	Yes	Yes	Yes	Yes	Yes	mybcbswny.com
CIGNA	Yes	Yes	Yes	No	No	cigna.com
Elderplan	Yes	Yes	Yes	Yes	Yes	elderplan.org
EmblemHealth (GHI)	Yes	Yes	Yes	Yes	Yes	emblemhealth.com
The Empire Plan	Yes	Yes	Yes	Yes	Yes	empireplanproviders.com
Excellus BlueCross and BlueShield including Medicare Plans and Medicaid Plans	Yes	Yes	Yes	Yes	Yes	excellusbcbs.com
Fidelis Care	Yes	Yes	Yes	Yes	Yes	fideliscare.org
Fidelis Care Medicare	No	No	No	No	No	fideliscare.org
iCircle Care	Yes	Yes	Yes	Yes	Yes	icirclecarecny.org
Independent Health including Medicare	Yes	Yes	Yes	Yes	Yes	independenthealth.com
Independent Health Medicaid/MediSource Plans	Yes	Yes	Yes	Yes	Yes	independenthealth.com
MagnaCare	Yes	Yes	Yes	Yes	No	magnacare.com
Martin's Point (US Family Health Plan)	Yes	No	No	Yes	No	martinspoint.org
Medicaid – New York State*	Yes	Yes	Yes	Yes	Yes	health.ny.gov/health_care/medicaid/
Medicare*	Yes	Yes	Yes	Yes	Yes	medicare.gov
MultiPlan / PHCS	Yes	Yes	Yes	Yes	No	multiplan.com
MVP Health Care including Medicare Plans and Medicaid Plans	Yes	Yes	Yes	Yes	Yes	mvphealthcare.com
Nascentia Health Plus	Yes	Yes	No	Yes	Yes	nascentiahealthplus.org
OptumHealth Behavioral Solutions / United Behavioral Health	Yes	Yes	No	Yes	Yes	liveandworkwell.com
POMCO/UMR	Yes	Yes	Yes	Yes	Yes	umr.com
TRICARE*	Yes	Yes	Yes	Yes	Yes	tricare.mil
UnitedHealthcare including Medicare Plans	Yes	Yes	Yes	Yes	Yes	uhc.com
UnitedHealthcare Community Plan Medicaid Plans	Yes	Yes	Yes	Yes	Yes	uhccommunityplan.com
Univera Healthcare including Medicare	Yes	Yes	Yes	Yes	Yes	univerahealthcare.com
Veterans Affairs Community Care Network (VA CCN)	Yes	Yes	Yes	Yes	Yes	va.gov
Molina Healthcare	Yes	Yes	Yes	Yes	Yes	molinahealthcare.com

*Government-funded plan accepted by UR Medicine

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