

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 providers.urmc.edu. You can also look up the specific hospitals where your UR Medicine care provider works at www.urmc.rochester.edu/find-physician.
- **Separate bills for some services**
Sometimes you'll receive two UR Medicine bills for the health care services you received. The logo at the top and description of the charges can help you identify the source of the charges. The **UR Medicine Statement of Professional Services** includes fees for the provider who was involved with your care or test/image. The **UR Medicine/Strong Memorial Hospital/Highland Hospital** statement includes fees related to the facility (e.g., exam/surgery rooms, medicine given, x-rays taken, etc.).
- **Referrals and insurance plans**
When your care provider sends you to the hospital or arranges a procedure or test, ask your care provider for the name of the providers who will perform the service and then 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** (www.urmedicine.org/services/ur-labs/locations.cfm) and **imaging locations** (www.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.

Accepted Insurance Carriers

Below is a list of the insurance carriers that UR Medicine care providers and hospitals accept. Each carrier may offer several different plans, and **UR Medicine may not accept all of these plans. 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.

Health Insurance Carrier	Provider	Facility	Facility	Provider	Facility	Contact Information
	UR Medicine Care Providers	Strong Memorial Hospital	Highland Hospital	UR Medicine Behavioral Health Services Care Providers	UR Medicine Behavioral Health / Strong Memorial Hospital	
Aetna including Medicare	Yes	Yes	Yes	Yes	Yes	aetna.com
Beech Street	Yes	Yes	Yes	Yes	No	beechstreet.com
BlueCross and BlueShield of Western New York	Yes	Yes	Yes	Yes	Yes	bcbswny.com
BlueCross and BlueShield of Western New York Medicare Advantage Plans	Yes	Yes	No	Yes	Yes	bcbswny.com
CIGNA	Yes	Yes	Yes	No	No	cigna.com
Elderplan	Yes	Yes	Yes	Yes	Yes	elderplan.org
EmblemHealth (GHI)	Yes	Yes	Yes	No	No	emblemhealth.com
The Empire Plan	Yes	Yes	Yes	No	No	empireplanproviders.com
Excellus BlueCross and BlueShield including Medicare	Yes	Yes	Yes	Yes	Yes	excellusbcs.com
Fidelis Care	Yes	Yes	Yes	Yes	Yes	fideliscare.org
Fidelis Care Medicare	No	No	No	No	No	fideliscare.org
Great West Healthcare	Yes	Yes	Yes	Yes	No	greatwestlife.com/001/client_services
HealthNow New York Inc.	Yes	Yes	Yes	Yes	Yes	healthnowny.com
HealthNow New York Inc. Medicare	Yes	Yes	No	Yes	Yes	healthnowny.com
Independent Health including Medicare	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
Meritain Health	Yes	Yes	Yes	Yes	No	meritain.com
MultiPlan / PHCS	Yes	Yes	Yes	Yes	No	multiplan.com
MVP Health Care including Medicare	Yes	Yes	Yes	Yes	Yes	mvphealthcare.com
POMCO Group	Yes	Yes	Yes	Yes	Yes	pomcogroup.com
TRICARE	Yes – however not all physicians participate	No	No	No	No	tricare.mil
UnitedHealthcare	Yes	Yes	Yes	No	No	uhc.com
UnitedHealthcare Medicare	No	No	No	No	No	uhc.com
Univera Healthcare including Medicare	Yes	Yes	Yes	Yes	Yes	univerahealthcare.com
YourCare	Yes	Yes	Yes	No	No	yourcarehealthplan.com