

# Questions About Health Care Costs

**Thank you for entrusting your care to Noyes Health. 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-pay 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 a Noyes Health facility.**

- **Become aware of your insurance plan’s “networks”:** Today, many insurance plans sort hospitals and doctors into “in-network” and “out-of-network” categories (other terms you might hear are “Tier 1” or “Tier 2” networks). Typically, patients can expect higher costs when receiving care from an “out-of-network” or “Tier 2” organizations or physicians. Before you receive care, it’s a good idea to contact your insurance company to understand how your plan defines these groups, and which hospitals, doctors, lab stations and imaging services groups near you are considered “in-network” and “out-of-network.”
- **Noyes Hospital and Noyes Health doctors accept most insurance plans:** On the Noyes-Health website there is a link to [NoyesInsurance2015](#). A list of all insurance plans that Noyes Health accepts. To find out if your doctor is part of the Noyes Health network, visit our website at [www.noyes-health.org](http://www.noyes-health.org)
- **Referrals and insurance plans:** If your doctor refers you to a specialist for a visit or to conduct a specific test, you should ask your doctor if the specialist accepts your insurance
- **Separate bills for some services:** Sometimes you’ll receive two bills for the health care services you received. One will contain all costs related to the facility or processing (i.e., surgery rooms, medicine given in the hospital, x-rays taken, etc.). The other bill includes the professional fee for the doctor who was involved with your care or test/image.
- **Anticipated costs at Noyes Health:** You may contact our Health Care Cost Estimator at (585) 335-4365 to receive an estimated cost for services or procedures provided at Noyes Hospital or by our doctors.
- **Financial assistance is available:** Noyes Health also offers a Financial Assistance program for individuals who cannot afford the health care they need. For more information, call (585) 335-4365.