

## Additional Resources

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Visit your insurance carrier's website for more information on your coverage.

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Wisconsin United Way and Michigan United Way



United Way 2-1-1 provides easy, simple access to health and human services.

Dial 2-1-1 or visit [get211.org](http://get211.org)

Welcome to  
***bellin***health

[bellin.org](http://bellin.org)

FINANCIAL  
HEALTH  
MATTERS

***bellin***health



## Terms

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### **Health Insurance:**

The coverage I get through my work, the state, or that I purchase to help pay for my medical bills.

### **Out-of-Pocket:**

The out-of-pocket maximum is the most I pay each calendar year for covered health services.

### **Deductible:**

The amount of expenses I must pay out-of-pocket before an insurer will pay any expenses.

### **Co-Payment:**

A flat amount of money I pay my health care provider at the time of visit.

### **Coinsurance:**

The percent of money I pay after my deductible is met. Example: Insurance pays 80% and I pay 20% of my bill.

### **Claims:**

This is the bill sent to the insurance company from your provider, hospital, dentist, etc.

### **Premium:**

The amount of money I pay every month for my health insurance plan.

## Patient Financial Counselor

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Helps you understand your insurance and financial resources.

**920.433.3466**

## Community Care

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Bellin's Financial Assistance Program. Call a Patient Financial Counselor to see if you qualify and get started!

**920.433.3712**

## Compare Care

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Receive cost estimates for Bellin services before your appointment.

**920.431.5667**

## MyChart

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An option to view your statements and pay your medical bills.

**Go to: [mybellin.org](http://mybellin.org),**  
"Billing Tab," "Billing Account Summary."

## Billing Department

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Helps with questions you have after receiving a medical bill.

**920.445.7210**

## Help Loan

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One-year interest-free financing loan to help pay your medical bills.

**Everyone qualifies!**

**920.445.7210**

## TIPS AND TRICKS TO BE FINANCIALLY HEALTHY

1. Start a savings account now for medical bills. Determine a set amount that you will put aside from each paycheck.
2. Ask your employer if a health savings account (HSA) or flex spend is available at your job. With this plan, money will be automatically deducted from each paycheck pretax and can be used for medical bills throughout the year.
3. Meet or talk with a Patient Financial Counselor before planned medical visits to receive estimates. **920.431.5667.**