

## Frequently Asked Questions

### **How does insurance billing work?**

To bill your insurance directly, the Hospital will require your insurance details along with signed authorisation documents. Please note that you may still be responsible for co-pays, deductibles, or any out-of-pocket expenses not covered by your insurance plan.

### **Do I need prior authorisation for treatments or procedures?**

Yes, some treatments or procedures require prior authorisation from your insurance provider. We recommend checking with the Hospital regarding the process for obtaining this authorisation to avoid any disruption in your coverage.

### **Can you estimate the cost of my care?**

Yes, the Hospital can provide cost estimates for specific procedures or treatments. Requesting an estimate in advance can help you better understand potential costs and what may be covered by your insurance.

### **What if my insurance plan denies coverage for a particular service or treatment?**

If your insurance denies coverage, you can speak with the Hospital's Billing Department. They can guide you on the next steps and explore possible alternatives.

### **How can I find out if a service or treatment is covered by my insurance?**

To confirm coverage, contact both your insurance provider and the Hospital. The Hospital's Patient Business Service Department (PBSD) can provide information on available services, while your insurer can clarify what your policy covers.

### **Can I upgrade my room or services?**

Room or service upgrades may be available, but it is important to confirm whether your insurance plan covers the additional cost. Some plans cover only standard accommodations, while others may offer upgrade options at an extra charge.

### **What documentation is required for insurance claims?**

Check with your insurance provider for a list of required documents. Typically, this may include itemised bills, medical reports, prescriptions, and other supporting paperwork.

### **How can I check the status of my insurance claim?**

You can contact the Hospital's Billing Department or your insurance company directly to follow up on your claim. It's a good idea to keep records of all related communication and documentation.

*Please note: The answers to these FAQs may vary depending on the service and your specific insurance policy. For further assistance, contact the Hospital's Patient Business Service Department at [pbsd.corporate@aku.edu](mailto:pbsd.corporate@aku.edu).*