

Mission

Faithful to the spirit of the Hospital
Sisters of the Third Order of
St. Francis, St. Nicholas Hospital
*is dedicated to suffering humanity
for His sake.*

Vision

We will bring Christ's healing
presence to all who come to us by
providing family-centered,
compassionate care without regard
for race, creed, or ability to pay.

Values

Our core values of respect, care,
competence, and joy, will be lived
by all who work here and felt by
all who use our services.

What Every Patient Should Know About Their Insurance



St. Nicholas Hospital

3100 Superior Avenue ♦ Sheboygan, WI 53081

An Affiliate of Hospital Sisters Health System

920/459-8300

010080 5/08



St. Nicholas Hospital

Which Questions Should I Ask my Insurance Company?

If you have questions regarding your health insurance coverage, your best resource is your insurance company. It is important to make sure you understand your insurance coverage before you receive treatment.

Here are some typical questions about insurance coverage:

- Is this type of provider or service a covered benefit of my plan?
- Do I need a referral for this visit?
- Do I need prior authorization for this service?
- Is my routine/preventive visit a covered benefit? If yes, is there a maximum dollar amount on the policy?
- Are there out-of-pocket expenses I am responsible for? To what services do they apply?
 - deductible
 - copay
 - co-insurance
- What are “usual and customary” differences?
- Do I need to submit mental health claims to a different address?

Physicians are not employees of St. Nicholas Hospital and bill separately for their services. Please verify with your insurance company that the physicians who are treating you are considered “in-network.”

Frequently Asked Questions for Patients

1. Do I need to pre-certify my hospital visit with my insurance company?

St. Nicholas Hospital does not pre-certify your hospital visits. Since each insurance plan is unique in what services need to be pre-certified, it is best to contact your plan to ensure your insurance will pay for the service.

2. Do we accept Medicare and Medicaid Assignment?

St. Nicholas Hospital accepts Medicare and Medicaid assignment. However, any deductible, co-insurance, or non-covered amounts not paid by insurance are your responsibility.

3. Is St. Nicholas Hospital part of any Preferred Provider Network?

St. Nicholas Hospital participates in many PPO networks. Contact your insurance to verify we service your PPO network.

4. How will I know if St. Nicholas Hospital sent a bill to my insurance?

A summary bill of charges will be sent to the guarantor (person noted as responsible for payment of the bill) along with a cover letter informing them what insurance company(s) we will be billing.

A monthly statement will be sent to the guarantor listing any billing, payments, or adjustments to each hospital visit that they are responsible for.

5. Will St. Nicholas Hospital bill for all services received at the hospital?

St. Nicholas Hospital will bill only for services provided by the hospital. Any physician services (i.e., Emergency, Radiologist, Anesthesiologist, Pathologist) will be billed by their billing services.

6. How can I pay my bill?

You can make payment by cash, check, money order, VISA, MasterCard, or Discover Card. If you cannot pay your bill in full, please contact one of our financial services representatives at 920/459-4727 or 920/459-4627.

We will make available upon request an application for Community Care if you do not have the resources to pay your bill. However, we will work with you to explore other financial assistance options before considering your application.