

# Understanding Your Cleveland Clinic Estimate

## Page 1: General Estimate Information



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John Doe  
123 Cleveland Clinic Way  
Cleveland OH 44131

MRN: 99000320  
Estimate ID 2404610  
Date of Service: 5/15/2021  
Prepayment Due: \$300.00

May 1, 2021

Dear John Doe,

We look forward to serving you at Cleveland Clinic. We thank you for placing your trust in us. As a service to you, we are providing this letter outlining the estimate of your charges and your out of pocket financial responsibility. After insurance pays for your services, this is the amount that you are financially responsible for. Please, keep in mind that this is **ONLY AN ESTIMATE; IT IS NOT A GUARANTEE OF YOUR FINAL BILL** and is subject to change.

	Estimated Charges	You Pay
Hospital Charges		
CPT® 70551 - Mri Brain Wo Contr	\$1,739.00	\$300.00
Professional charges at Radiology		
CPT® 70551 - Mri Brain Wo Contrast	\$488.00	\$0.00
<b>Total</b>	<b>\$2,227.00</b>	<b>\$300.00</b>

Your out-of-pocket estimate was determined using your Humana benefits:

Service Type	Estimated Balance	Deductible	Patient Portion
General	\$1,608.00	\$300.00	\$300.00
<b>Total due</b>			<b>\$300.00</b>

Your medical record number, date of your appointment, and prepayment amount. The prepayment amount is calculated based on the estimated amount you will owe after your insurance pays.

Date the estimate was prepared.

CPT is an acronym for current procedural terminology. CPT codes are maintained by the American Medical Association. The CPT code is a number that is assigned to the service you are scheduled for. It is used for technical and professional billing purposes.

"Estimated Charges" is the amount that may be charged to your insurance company. "You Pay" is the portion of the service you may be responsible for.

This section displays the balance and your portion after your insurance benefits have been applied.

### Page 2: General Estimate Information

An estimate is an approximate calculation of what will be the total cost incurred for your medical visit. However, an estimate is not a guarantee of your final bill as this is an estimate and it is subject to change. Many variables may impact your amount due. These include, but are not limited to the circumstances noted below:

- Payer denies your service - due to medical necessity, frequency of service or benefit exclusion
- Benefits change since the time of the estimate creation
- If services are cosmetic, elective or non-covered services
- Change in your treatment plan - service ordered as a screening but becomes diagnostic during the procedure (often happens with colonoscopy or mammogram). Visit [clevelandclinic.org/diagnosticscreening](https://clevelandclinic.org/diagnosticscreening) for additional information.
- Complications during your service/care, including pathology, additional procedures, extended OR time or additional days in the hospital
- Self-administered drugs - Medicare does not pay for self-administered drugs as an observation patient. Visit [medicare.gov](https://www.medicare.gov) for more information.
- Change in insurance coverage prior to service
- Providers, not contracted or employed with Cleveland Clinic, who provide care for you (your surgeon, radiologist, anesthesiologist, or pathologist)
- Cleveland Clinic physicians who utilize third party billers for specific services (eg. radiology and laboratory) therefore, you may receive separate bills for these physicians
- Additional specialty doctors needed for your care who are unanticipated at the time of order
- Error in the estimate creation

There are many reasons an estimate may differ from the statement you will receive. Above is a list of circumstances that may affect the actual cost of your visit.

This [guide](#) may help with common questions related to insurance, billing, and financial assistance.

## Understanding Your Cleveland Clinic Estimate Continued

### Page 2-3: Contact Information and Additional Resources

Patient Financial Advocates are available to assist with questions regarding your estimate and payment options available.

Sign up for MyChart today to view your estimate, manage your health, schedule and manage appointments, talk with your doctor through a virtual visit, and more!

You may have to pay a portion of your financial responsibility prior to receiving service. To serve you better, we are able to take your payment via credit card or electronic check over the phone or at time of your appointment. We offer interest-free payment plans and have a financial assistance program for patients who qualify. Our financial advocates are available to help patients understand their potential financial obligations before they receive care, as well as provide payment options. Please let us know how we can help.

#### Call

(216) 442-1600  
toll-free (855) 831-1284

#### Email

[InsuranceHelp@ccf.org](mailto:InsuranceHelp@ccf.org)



#### View your estimate online!

Sign up for MyChart using activation code **BFP44-FDWCS-JR9TP**  
Your code expires on 5/22/2021

To learn more about MyChart and activate your account. Click [here](#).

**Regardless of the accuracy of the estimate, you are responsible for the portion not covered by your insurance plan and/or your specific benefits.**

- Estimates from Premier Physician's Group, Union Physician Services, or Indian River Health Services, contain professional/doctor charges only. Additional hospital and/or fees may apply. If you have an associated hospital service, and would like an estimate for the hospital charges, please contact the facility where your service is scheduled.  
Akron General Hospital: (216)-442-1600 - [InsuranceHelp@ccf.org](mailto:InsuranceHelp@ccf.org)  
Union Hospital: (330) 343-7801 - [UHUPSBillers@ccf.org](mailto:UHUPSBillers@ccf.org)  
Cleveland Clinic Indian River Hospital: (772) 226-4100 - [IRHSEstimates@ccf.org](mailto:IRHSEstimates@ccf.org)
- For questions regarding your individual plan benefits, please contact your insurance carrier directly
- Visit [my.clevelandclinic.org/patients/billing-finance/patient-price-lists](https://my.clevelandclinic.org/patients/billing-finance/patient-price-lists) for a list of charges for services provided
- If you have any questions, regarding the information included in this estimate, please contact us via the phone number or email address listed above.

*Again, we thank you for placing your confidence in Cleveland Clinic. We appreciate the opportunity to serve you.*

Check out our website at <https://my.clevelandclinic.org/> for additional information to prepare for your upcoming visit.