

## Paying for Care

### Insurance

UGL participates with Medicare, Medicaid, Medicaid HMO's such as Upper Peninsula Health Plan (UPHP), all Blue Cross and Blue Shield, Tricare and many other insurance programs. UGL will courtesy bill for all commercial insurances. Please bring your insurance card to your appointment.

### Payment for Services

Co-pays, deductibles and services not covered by insurance plans are due on the day of service.

### Discounted Rates

Reduced fees for UGL services not covered by insurance are available through our sliding fee program for qualified individuals. This program can significantly reduce the cost of office visits.

### Prescriptions

Prescriptions may be available at a discounted rate for qualified individuals.

### Financial Services/Billing Questions

Free financial counseling services and screening for payment assistance programs are provided to all patients requesting assistance. A financial counselor is available to answer any questions about insurance coverage or discuss payment options.

For additional information or questions, billing representatives can be reached in Iron, Marquette or Menominee Counties at 906-346-3200 or in Houghton, Keweenaw or Ontonagon Counties at 906-483-1100.

### Health Insurance Application Support

UGL provides education and assistance to individuals seeking health coverage options. For more information in Marquette or Menominee Counties call 906-372-3220. In Houghton, Iron, Keweenaw or Ontonagon Counties call 906-483-1898.

Scan the QR code with your mobile device's camera to view this brochure on your phone or tablet!



## Locations

### Calumet Family Health Center

56720 Calumet Avenue, Calumet, MI 49913  
906-483-1177

### Gwinn Family Health Center

135 E. M-35, Gwinn, MI 49841  
906-346-9275

### Hancock Family Health Center

500 Campus Drive, Hancock, MI 49930  
Family Practice: 906-483-1060  
Pediatrics: 906-483-1700  
OB/GYN: 906-483-1050

### Houghton Family Health Center

600 MacInnes Drive, Houghton, MI 49931  
906-483-1860

### Ice Lake Family Health Center

1500 West Ice Lake Road, Iron River, MI 49935  
906-265-5378

### Lake Linden Family Health Center

945 9th Street, Lake Linden, MI 49945  
906-483-1030

### Menominee Family Health Center

1110 10th Avenue, Menominee, MI 49858  
906-290-5000

### Ontonagon Family Health Center

751 South 7th Street, Ontonagon, MI 49953  
906-884-4120

### Sawyer Family Health Center

301 Explorer Street, Gwinn, MI 49841  
906-346-9275



### Upper Great Lakes Family Health Center

506 Campus Drive  
Hancock, MI 49930  
(906) 483-1705

[www.uglhealth.org](http://www.uglhealth.org)

# Financial Services



*Providing exceptional health care services for all people in the Upper Great Lakes region regardless of their ability to pay.*

## Billing Practices

Navigating the high cost of health care and related health insurance programs can be confusing. Upper Great Lakes Family Health Center's (UGL), Business Services Department works to assist patients with billing questions and issues - allowing patients to focus on their health.

Payment for health care comes from a variety of different sources which may include:

- Commercial Carriers / Blue Cross / TRICARE
- Medicare
- Medicaid
- Self Pay (no insurance)
- Workers' Compensation

### Commercial/Blue Cross or TRICARE

Commercial health insurance, like Blue Cross/Blue Shield, is purchased from an insurance company either as part of a group (employer coverage) or as an individual. TRICARE provides health care coverage for active and retired military personnel and their dependents.

Commercial insurance claims are filed by billing staff within 3 to 5 business days of the date of service. UGL will make at least 2 contacts with the insurance company attempting to obtain payment. If the insurance company payment has not been received within 60 days of filing, the patient will be sent a statement requesting payment. The account will be changed to self-pay, and self-pay guidelines will be followed.

### Medicare

Medicare is the federal health insurance program for individuals who are disabled or are 65 years of age or older. UGL works with Medicare until the covered amount for the services received is paid. After payment from Medicare is received, remaining balances will be billed to the patient's secondary (supplemental) insurance. UGL will follow-up with the secondary insurances per guidelines listed under COMMERCIAL/

BLUE CROSS/TRICARE. If a patient does not have supplemental insurance, self-pay guidelines will be followed.

### Medicaid

Medicaid, a state sponsored health insurance program for low-income individuals, is often administered by third party health plans like Upper Peninsula Health Plan (UPHP). UGL works with the Medicaid health plan until the patient's claim is paid or denied. If the claim is denied, the account will be changed to self-pay, and self-pay guidelines will be followed.

### Self-Pay

When a patient is uninsured the patient is considered to be "self-pay". Self-pay patients are asked to pay some or all of the estimated visit cost at the time of service. A statement will be sent to the patient for any balance remaining after the initial visit. Monthly statements will be sent until the balance is paid in full. Payment arrangements can be made through a financial counselor. After 60 days, outstanding balances without payment arrangements may be sent to collections. Accounts in collections may have an adverse impact on an individual's credit.

Self-pay patients and underinsured patients may qualify for discounted rates through UGL's sliding fee program. Ask a financial counselor for details.

UGL's mission is to provide health care to all people in the Upper Great Lakes region regardless of their ability to pay. However, the patient is responsible to make payment arrangements for any outstanding balances.

### Workers' Compensation

Workers' compensation covers medical expenses when an employee is injured in the course of their employment. UGL works with the patient's employer(s) and/or employee insurance carrier(s) until the claim is paid or denied. If the claim is denied, the account will be changed to self-pay, and self-pay guidelines will be followed.

## Courtesy Billing

UGL files and attempts to collect payment for services from the insurance company as a courtesy for the patient. However, payment for services received is the responsibility of the patient. Account balances remaining after all anticipated insurance payments have been received, will be treated as self-pay accounts.

Patients are encouraged to contact their insurance companies to assist in the payment of their account. Often insurance companies will expedite payment if they are contacted by the insured individual.

## Prior to Visit

Prior to a visit patients are encouraged to contact their insurance carrier(s) to ensure payment will be made by the insurance company for anticipated services. Patients should also verify authorizations for specific services, as required by their insurance. An estimate of the cost for upcoming visit/procedure is available from a financial counselor upon request.

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## Important Notice:

### Calls from the Clinic

Upper Great Lakes Family Health Center (UGL) is committed to legal and ethical compliance. The state of Michigan requires UGL to advise patients that calls from UGL made in regard to pending balances (even if they are not late), is a communication from a debt collector, and that the call is an attempt to collect a debt, and any information obtained will be used for that purpose. Please be assured, if when this language is used, UGL realizes a patient's bill for health services is current, and the call may be a bill reminder, an attempt to answer any questions or to discuss available payment options.

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*Upper Great Lakes Family Health Center (UGL) is a Federally Qualified Health Center and is a Federal Tort Claims Act (FTCA) Deemed Facility.*

*UGL receives funding from The U.S. Department of Health and Human Services and has Federal Public Health Service deemed status with respect to certain health or health-related claims, including medical malpractice claims for itself and its covered individuals.*