

West Penn Allegheny Health System
Uninsured Discount Summary

- Uninsured discount is **calculated as 50% of 'total charges'** on any hospital account balance.
- **Uninsured population are considered patients who have no insurance coverage.**
 - ❑ Terminated coverage either due to job termination or uninsured periods during insurance transition.
 - ❑ Employed patients who may be in a 'waiting/grace' period for insurance.
 - ❑ Insured patients where coverage has exhausted. Examples:
 - ❖ Therapies (physical, pain, psyche) where the annual allotted volume has been used, but, additional services are still needed but, not covered and full charges are being billed.
 - ❖ Non covered services, where the medical insurance does not cover certain types of services, e.g., psyche services, emergency, pain clinic, routine screenings.
 - ❖ Non-covered services, where the condition is considered pre-existing and fully denied by current insurance.
 - ❑ An out of pocket high dollar deductible needs to be met in full before insurance coverage is triggered. Example: Out of pocket deductible is \$10,000 annually, and the gross charges for an inpatient stay amount to \$5,000. The patient would be eligible for an uninsured discount and would be billed for \$2,500.
- Uninsured discount is **published on patient statements and pre-calculated** listing total charges and discounted amounts to be paid by the patient. The discount is listed on each of the patient statements sent.
- Uninsured discounts are **not considered** on the following services: **cosmetic surgeries, pre-negotiated services where formal letters of agreement exist, grant funded accounts.**
- **Physicians providing professional services to patient may offer discounts to the uninsured. Patients must contact their physician's office to determine their discount policies.**
- Patients who are interested in speaking with Customer Service Representatives regarding their account balances or, who may have further questions regarding West Penn Allegheny Health System's Payment Plan policy should contact the following:
 - ❑ **Allegheny General and Suburban Campus and West Penn and Forbes Campus Hospitals:**
Customer Service Department: **1-800-547-0540**
Days and Hours of Operation: Monday thru Friday, 8:30am to 4:30pm
 - ❑ **Alle-Kiski Medical Center**
Customer Service Department: **724-226-7054**
Days and Hours of Operation: Monday thru Thursday, 6am to 4pm
Friday, 6am to 2pm
 - ❑ **Canonsburg General Hospital**
Customer Service Department: **724-746-6311**
Days and Hours of Operation: Monday thru Friday, 8:30am to 4pm