



Understanding Your Medical Bills

Rubin Institute for
Advanced Orthopedics
Sinai Hospital of Baltimore

RUBIN INSTITUTE FOR ADVANCED ORTHOPEDICS

At the Rubin Institute for Advanced Orthopedics, we are committed to providing you with state-of-the-art treatment while making the process as straightforward as possible.

We created this brochure to help you understand your health insurance claims, co-payments, and medical bills. We hope that once you have this information, you can focus entirely on your health care needs.

Before Your Visit

Do you accept my insurance?

Please contact your insurance company before your clinic visit or hospitalization. Find out whether our doctors are considered to be in-network. If you are not from Maryland, ask if you have out-of-state benefits. Also find out whether you will be responsible for any part of the payment (e.g., co-payments, deductibles, co-insurance). Your insurance company's phone number is listed on your insurance card.

Keep in mind that although the Rubin Institute may be an in-network facility for your insurance plan, your insurance company might not consider all services at Sinai Hospital to be in-network. For example, you may need to go to your insurance company's preferred provider for laboratory, x-ray, or other services. If your insurance company does not cover x-ray services at the Rubin Institute, ask your doctor for a prescription to obtain the necessary x-rays so that you can bring these x-rays with you to your appointment.

The Day of Your Visit

Which payments are due at the time of my clinic visit?

We collect all amounts owed before we provide service. Co-payments and/or co-insurance amounts are due at the time of your visit. Please note that the amount we collect at the time of your visit may be based on estimated charges. If your admission or procedure takes longer than expected or you require additional health care services, the total charges may be more than the original estimated amount. After your insurance pays their portion, you will be responsible for any balance due.

Why do I owe two co-payments at the time of my visit?

You may be required to pay two separate co-payments (one for the physician and one for the hospital) when you are seen on the second or fifth floor of the Schoeneman Building at Sinai Hospital. Your insurance company determines whether you pay one or two co-payments and how much you pay when you are seen at this location. If you see your doctor for a clinic visit at an off-site location that is not on the Sinai Hospital campus, you will be charged only one co-payment.



**Have a Question? Call 410-601-8500 or
1-844-LBH-RIAO (1-844-524-7426)**

After Your Visit

Why did I receive two bills for my clinic visit?

You will receive two bills when you are seen by your doctor on the second or fifth floor of the Schoeneman Building at Sinai Hospital: one bill will be for physician services and one will be for outpatient hospital services. If you see your doctor at an off-site location that is not on the Sinai Hospital campus, you will receive only one bill for physician services.

What types of bills could I receive?

Outpatient Hospital Services Bill

You will receive this bill when you see your doctor on the second or fifth floor of the Schoeneman Building at Sinai Hospital. This bill will be from Sinai Hospital, and the account number will begin with a number. The bill will include charges for the use of the hospital facility as well as any x-rays, tests, or procedures that occurred at the time of your clinic visit. If you have any questions about this bill, call 410-601-1094.

Physician Services Bill

You will receive this bill when you see your doctor at Sinai Hospital or at an off-site location. The bill will be from LifeBridge Health, and it will say "Statement of Professional Services." The account number will begin with a letter. This bill will include all services that are provided by your physician (e.g., medical or surgical care, review and interpretation of diagnostic tests performed in the physician's office). If you have any questions about this bill, call 410-469-4369.

Sinai Hospital Physical Therapy Bill

You will receive this bill when you receive physical therapy at Sinai Hospital. If you have any questions about this bill, call 410-601-1094.

Inpatient Bills

If you are admitted into the hospital (i.e., you are receiving inpatient care), you will receive multiple bills. These inpatient bills may include charges for your room, x-rays, medications, medical supplies, tests, procedures, and food. If you have any questions about this bill, call 410-601-1094.

Home Care Bill

If you require any home care services or medical equipment, you will receive a bill directly from the company providing the service.

What can I use to pay my bill?

You may pay your bill by cash, money order, personal check, traveler's check, debit card, or credit card. We accept MasterCard, Visa, and Discover. The outpatient hospital services bill from Sinai Hospital can also be paid with American Express. ATMs are available on the Sinai Hospital campus (depending on your bank, ATM fees may apply). We offer an online payment option for your bills at www.LifeBridgeHealth.org/Epay.

Can I authorize someone else to talk to you about my bill and other health care issues?

Yes. If you would like for us to discuss your medical bill with someone else, please call 410-601-8500 and ask for an authorization form. After you complete and return the signed form, we will be able to talk about your bill with the person whom you have authorized. We require your written authorization to protect your privacy and to keep your medical information confidential. We do not require written authorization to discuss a medical bill with a parent or legal guardian.



Do you offer any types of financial assistance?

If you are unable to pay your medical bills, you may qualify for Medicaid, extended payment plans, or full or partial financial assistance from LifeBridge Health. Please call 410-601-1094 for more information.

If I have a question, what number should I call?

Billing Questions

Physician Services Bill

(account number begins with a letter):

410-469-4369

Outpatient Hospital Services Bill

(account number begins with a number):

1-800-788-6995 or 410-601-1094

Physical Therapy Bill:

410-601-1094

Inpatient Hospital Bill:

1-800-788-6995 or 410-601-1094

Appointment Scheduling or General Questions

410-601-8500 or

1-844-LBH-RIAO (1-844-524-7426)



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