

Frequently Asked Questions Regarding Billing and Insurance

Before you schedule an appointment or procedure at UAB, always check with your insurance provider to determine your policy's benefits, including any co-payments, deductibles, and co-insurances due at the time of service. Should you have any questions, our Patient Financial Representatives and Billing Customer Service Team are available to help before and after your visit with us.

Before My Visit Questions

1) What can I expect regarding billing?

During the course of your visit with UAB Medicine, you may receive a variety of services and treatments, which may result in multiple bills for the same date of service. These bills reflect a patient's individual care received from facilities and professionals at UAB.

Before your visit, you may receive a pre-registration phone call from one of our customer service representatives. This call will confirm the details of your upcoming visit, verify your insurance information, and inform you of any out-of-pocket expenses (such as co-pays or deductibles) that you may owe at the time of your scheduled visit.

It is our policy to collect the amount the patient is responsible for prior to or at the time of service. You may discuss payment options when you arrive for your visit or by phone with one of our financial customer service representatives.

After your visit, UAB Medicine will file with your insurance. We will send you a billing statement for any remaining balances after your insurance company has processed the claims.

2) Will my insurance cover my UAB visit?

Each insurance plan is different. Your insurance policy specifies whether your treatment at UAB Medicine will be covered. We recommend you contact your insurance provider in advance of your visit to gather details on the coverage your policy provides. You will need to determine if UAB is considered "in-network" or "out-of-network" and if your insurance provider requires a referral, pre-authorization, or precertification before treatment.

Most insurance plans require that you pay a co-pay, deductible and/or co-insurance. In addition, you may be responsible for non-covered services and may have out-of-pocket expenses. Please contact your insurance company for answers to your specific questions. If you have any questions, our Patient Financial Representatives or Billing Customer Service Team will review your explanation of benefits with you.

3) How do I contact my insurance company in advance of my visit?

The telephone number should be on your policy and located on the back of your insurance card. If possible, your procedure number and diagnosis code should be provided by your physician, although those codes may not be determined until after your visit. Depending on your insurance carrier, UAB Hospital's provider number is one of four alternatives:

- National Provider Identifier – 115443824
- BlueCross and BlueShield of Alabama – 010055
- Medicare – 010-033
- Medicaid – HOS0033H

4) How can I update my billing address and insurance information?

For the University of Alabama Health Services Foundation (UAHSF):

You may update your personal information by contacting Customer Service at 205-731-6055 or 1-866-610-6055 between the hours of 8:00 a.m. and 5:00 p.m. Central Time. You may also fax your information to us at 1-205-731-9789 or e-mail it to msocs@uabmc.edu.

For UAB Hospital and UAB Hospital-Highlands:

- You may update your personal information by contacting Customer Service at 205-934-6400 or 1-888-309-8435 between the hours of 8:00 a.m. and 4:30 p.m. Central Time. You may also fax your information to us at 1-205-975-4382 or e-mail it to uabpatient@uabmc.edu.
- For updating your billing address, you may also complete the information on the back of the statement and return mail it to UAB Hospital.

For Callahan Eye Hospital:

You may update your personal information by contacting Customer Service at 205-325-8566 between the hours of 8:00 a.m. and 4:30 p.m. Central Time.

For Callahan Eye Hospital Clinic:

You may update your personal information by contacting Customer Service at 205-325-8279 between the hours of 8:00 a.m. and 4:30 p.m. Central Time. You may also email your updated information to dmfalls@uabmc.edu.

5) Will my care cost me more because I live outside of Alabama?

Typically when you seek care at a facility out of state, the cost to the patient will be more. However, to fully understand your financial responsibility, please contact your insurance provider.

6) I found out that UAB is not in my network. Is it going to cost me more?

Generally, care does cost more at a facility that is not in-network. However, you need to confirm with your insurance provider.

- An in-network provider is a hospital that has contracted with the health insurance company to provide services to plan members for specific pre-negotiated rates. Typically, if a patient visits a physician or other provider within the network, the amount that the patient will be responsible for paying will be less than at an out-of-network provider. It is the responsibility of the patient to contact the insurance provider to determine if a physician or hospital is in-network or out-of-network.
- An out-of-network provider is not contracted with the health insurance plan. As a result, the patient likely will incur higher out-of-pocket expenses. It is the responsibility of the patient to contact the insurance provider to determine if a physician or hospital is in-network or out-of-network.
- It is possible that in some cases, your physician may be deemed "in-network" when the hospital is not or vice-versa. Ask your insurance provider how this might impact the total cost of your care.

7) How do I make a payment before I receive services?

It is our policy to collect the amount the patient is responsible for prior to or at the time of service. You may discuss payment options when you arrive for your visit or by phone with one of our financial customer service representatives.

After My Visit Questions

1) What are my payment options?

For your convenience, UAB Medicine welcomes payment in person, over the phone, and online at <https://uabhealth.ixt.com>. Most forms of payment are accepted and contact information is available here.

2) What information will I need to pay my bill online?

When paying your bill online, you will need your account number and/or medical record number (MRN) as it appears on your billing statement from us. You will also need the date of birth of the account holder. If you have any questions about the information needed to pay your bill online, please contact one of our customer service representatives.

3) When will I get my statement?

Typically, you should expect to receive your statement outlining your patient obligation within 30 days of an insurance payment or denial. If you are uninsured, you should receive your statement within 30 days of the date you received service.

4) How can I request an itemized bill?

If you require a detailed statement of your charges, please call the business office for the provider of your bill during regular business hours to speak to a representative. If you are calling after business hours, you may use the automated telephone system to request a statement by the next business day.

5) Why am I receiving multiple bills?

During the course of your visit with UAB Medicine, you may receive a variety of services and treatments, which may result in multiple bills showing the same date of service. These bills reflect the patient's overall care received from various facilities and professionals at UAB. Most of the time, a patient can expect to receive a Physician Bill, which includes but is not limited to services such as examinations, interpretations of tests, and surgical procedures; and a Facilities Bill for UAB Hospital or a clinic visit, which includes but is not limited to services such as laboratory, radiology, surgery, medical supplies, and other areas involved in delivering your care during your visit.

6) What should I do if I suspect an error on my bill?

If you believe there is an error on your bill, please contact a customer service representative. The appropriate contact information will be listed on your billing statement or can be found here.

7) What if I overpaid my account?

We make it a priority to review accounts and refund any excess payment to the patient as soon as possible. If you feel you are due a refund, please contact the billing office.

8) What is the due date for my bill?

Typically, payment is expected within 30 days of receipt of your statement. However, if you need to work out a payment arrangement or need financial assistance, please contact our customer service representatives.

9) What should I do if I need assistance paying my bill?

UAB Medicine offers many payment options for resolving outstanding balances and policies to help qualifying patients. For more information about our Financial Assistance Program, please [click here](#). Contact a Customer Service Representative to discuss the best solution for you.