[**Payment Policies**](http://www.tiogahealth.org/about-tmc/payment-policies/)

*Effective January 1st, 2012 payments for service will be required prior to service being performed. Please ask what will be required of you prior to your appointment. Thank you*

Tioga Medical Center will file your insurance claim. The amount that your insurance does not pay will be required from you, the patient. Any discrepancies between you and your insurance company must be dealt with by you.

Following all insurance payments the admission will be moved to a self-pay status. This amount is now due by the guarantor of the account. The amount at a self-pay status is due upon receipt. If you do not have insurance coverage or have balances that surpass your ability to pay in full, arrangements must be made with the Tioga Medical Center Business Office at (701) 664-3308 ext. 102.

**Definitions:**

**Co-Payment:**

This is a fixed amount paid by you to your clinic/hospital at the time of service. Your co-payment amount is usually listed on your insurance card. This amount is never covered by your insurance and is not applied to your out-of-pocket coinsurance or deductible amounts. This amount will be collected by the provider.

**Deductible:**

This is a specific amount you must pay after the co-payment is made. This amount is to be paid before the insurance company pays for the claim. In the event that an admission balance has been applied to the deductible, the account will be moved to a self-pay status and is the responsibility of the patient.

**Co-Insurance:**

After the co-payment has been made and the deductible has been met, your insurance company will split the balance with you. This is a predetermined percentage in which there may be a maximum out-of-pocket expense. After this amount, the insurance company will pay 100%.

**Under Insured and Uninsured:**

Tioga Medical Center offers a CONFIDENTIAL Charity Care Program for those who are unable to fulfill their payment obligations and meet financial qualifications. An application must be completed before approval will be granted. For more information or to receive an application please contact Business Office at (701) 664-3305 ext. 202.

*For more information on any of our payment policies, or to discuss repayment options with our financial advisor, please contact Business Office at (701) 664-3305 ext. 202.*