

Financial Counseling / Insurance Options

Thank you for allowing us to assist you with your healthcare needs. When these needs arise, you may not be prepared to handle the financial obligations or may not understand your pricing or insurance policy provisions.

We have a caring team of Patient Friendly staff to inform you of your pricing and offer you our payment options. We are in-network and participate with Medicare and Medicaid and the following insurance programs:

Payer	Commercial Products	Medicare Managed Care	Medicaid Managed Care	NY Exchange Products
Aetna	Y	Y		
CDPHP	Y	Y	Y	
Excellus BCBS	Y	Y	Y	Y
Excellus Empire	Y			
Fidelis		Y	Y	Y
GHI / Emblem	Y			
HealthNow	Y			
Martinspoint	Military			
<i>Us Family Health Plan</i>				
Multiplan	Y			
MVP	Y	Y	Y	Y
PHCS	Y			
<i>(Private Healthcare Systems, Inc.)</i>				
Resolve	Y	Y		
RMSCO / Lifetime	Y			
TRICARE	Military			
UMR/POMCO	Y			
<i>(Humana Military)</i>				
United Healthcare	Y	Y	Y	Y

If you are Uninsured or Underinsured with a Deductible or Copay/Coinsurance; we encourage you to apply for the NYS Assistance Programs through the Area Facilitated Enrollers; the Massena Financial Assistance Program or make a Payment Arrangement to address your balance. You may contact our Patient Friendly Financial Counselors who will assist you or direct you to assistance by contacting us at (315) 769-4219. We accept Cash, Check and MasterCard, Visa or Discover cards. Should you experience an out of network denial, you have the right to file an Appeal over the phone through our Pt. Friendly Billing representatives who will direct the appeal to the St. Lawrence Health System Director of Revenue Cycle. You should anticipate a written response within 45 days of receipt and your account(s) will be placed on hold until the review has been completed. MH Finance Department.

Area Facilitated Enrollers include: CP North Country-315.386.8191; Fidelis Enroller 315-383.7665; Health Initiative 315.261.4760 ext 222; St. Lawrence NYSARC 315.386.4493 ext 172; United Healthcare Enroller 315.408.6067