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Billing & Insurance

We are committed to working with you, your doctor and your insurance carrier to make sure you have full access to all the services provided by FirstHealth. Our staff is here to help, so you can focus on your treatment and getting well. This section provides information to help you find out if FirstHealth accepts your health insurance plan and learn about billing, health insurance and financial assistance programs.

Price Transparency



How to Pay a Bill



Insurances We Accept



Financial Assistance



FirstHealth's Financial Assistance Program ensures that all eligible individuals can receive medically necessary care at FirstHealth, regardless of their ability to pay. Our financial counselors will work with you to help determine your eligibility. Patients can qualify for up to a 100 percent discount if their adjusted income is at or below 200 percent of the federal poverty guidelines, which are published in the Federal Register. Additional discounts are available on a tiered basis up to 360 percent of federal poverty guidelines. Documentation, such as tax returns and current pay stubs, will be requested to demonstrate financial need.

Any individual that is determined to be eligible for financial assistance under FirstHealth's Credit and Collections Policy will not be charged more than the amount generally billed by FirstHealth for emergency or other medically necessary care to those individuals that have insurance covering such care. The portion of the bill a financial assistance-eligible individual is personally responsible for paying is the amount after all deductions, discounts and insurance reimbursements have been applied. Services not eligible for financial assistance include Inpatient Chemical Dependency, Outpatient Behavioral Services and Cosmetic procedures.

To apply for Financial Aid, access the financial assistance section within your **MyChart account**. If you do not have a MyChart account, complete and sign the form below and return to:

FirstHealth of the Carolinas
Attn: Patient Accounts Dept.
P.O. Box 3000
Pinehurst, NC 28374

Financial Aid Application-English

Financial Aid Application-Spanish

Governmental Programs

FirstHealth will assist you with finding governmental programs that match your current needs. Examples include Medicaid, Vocational Rehabilitation, Crime Victim Assistance, etc.

FirstHealth Payment Plans

FirstHealth offers flexible, interest free payment plans depending on the balance of your account. The payment plan guidelines are as follows:

- *Account Balances less than \$2000* - the term will be one (1) year and the minimum payment due will be the greater of \$50.00 or 1/12th of the patient balance.
- *Account Balances \$2001 - \$5000* - the term may be up to two (2) years and the minimum payment due will be 1/24th of the patient balance.
- *Account Balances over \$5000* - the term may be up to three (3) years and the minimum payment due will be 1/36th of the account balance.

An initial payment of the greater of 10% of the total account balance or \$50.00 is required.

For more information on the FirstHealth Payment Plans, contact Patient Accounts at **(910) 715-1010** or toll-free at **(800) 798-6946**, Monday through Friday, between 8:30 a.m. and 5 p.m.

FirstHealth Patient Account representatives can speak only with the patient or the person designated in writing to receive bills on behalf of the patient. This is required by both federal and state law.

Mosaic Finance Solutions

FirstHealth of the Carolinas has partnered with **Mosaic Finance Solutions** to offer additional financing options. Mosaic allows you to finance the costs of medical care with affordable monthly payment options for an extended period of time. You can pay the account with convenient monthly installments which will be 2.5 percent of your highest account balance, or a \$25 minimum payment, whichever is more.

To get started, complete the Mosaic Finance Solutions **consumer credit agreement (consumer credit agreement Spanish version)** and return it to:

FirstHealth of the Carolinas
Attn: Patient Accounts Dept.
P.O. Box 3000
Pinehurst, NC 28374

For more information on the MOSAIC Payment Plan, call **(910) 715- 1010** or toll-free at **(800) 798-6946**, Monday through Friday, between 8:30 a.m. and 5 p.m.

Download the Mosaic Finance Solutions Brochure in **English** and **Spanish**

FirstHealth Patient Account representatives can speak only with the patient or the person designated in writing to receive bills on behalf of the patient. This is required by both federal and state law.

Discount Program

This program is available to patients without health insurance and insured patients receiving care that is not covered by their insurance plan. A prompt payment discount of 25 percent is available for most services (excluding cosmetic and specially priced self pay programs) when payment is made in full.

Your Rights and Protections Against Surprise Billing



Sus derechos y protecciones contra facturas médicas de sorpresa



Need Additional Help?

Fill out the form below and we will be in touch.

Required fields are marked *

Name

First Name

Last Name*

Address

Line 1*

Line 2

City*

State*

Zip*

Phone Number*

Email*

Message*

Submit

FirstHealth of the Carolinas

P.O. Box 3000
Pinehurst, NC 28374

910-715-1000



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