

## Navigating People's Center's Care with different insurance

Frequently Asked Questions (FAQ)

What are the different types of insurance?

People's Center Clinics & Services accepts all types of insurance. The most common types of insurance that we see are Medicare, Medicaid, MNsure, Sliding Scale Fee and private Insurance

What is considered private health insurance?

Private health insurance refers to plans offered by private health insurance organizations. Some examples of private health insurance are Aetna, Blue Cross Blue Shield, Cigna, Health Partners, etc.

• What if I do not have any insurance?

If you do not have any form of insurance, you can still receive care from our clinic. People's Center has on-site MNsure navigators and financial counselors to help you apply for Sliding Scale Fee during your appointment. You do not need to do this prior to your appointment.

What is Sliding Scale Fee?

Sliding fee discount program provides discounts on out-of-pocket patient expenses that meet state, local and federal requirements. All patients are eligible to apply for a sliding fee discount program. Sliding Fee Scale is determined through a Sliding Fee Scale application and Eligibility document process to determine **income range and family size**.

What is a MNsure Navigator/ Financial Counselor?

Our onsite MNsure Navigators (also known as Financial Counselors) are individuals who help you to enroll in insurance coverage, complete an insurance renewal, report any income changes or assist with the selection of an insurance plan that works for you.

• How can I get an appointment with a MNsure Navigator/ Financial Counselor?

You can always call our main phone number (612-332-4973) and ask to speak with a MNsure Navigator/ Financial Counselor. Our Call Center will re-direct your call to one of our available team members to answer your questions and help schedule you for an appointment if you would like to discuss more in person about your options.

What gets billed for a visit and how does payment work?

If you have private insurance, your private insurance will get billed and the remaining balance will be the patient's responsibility. Patients paying out-of-pocket can opt in for sliding scale fee. People's Center also offers payment plans for all outstanding bills.



Payment can be made through MyChart, in-person through cash, check, card or money order.

• What if I do not want my visit to show up on my insurance?

If you would not like your visit to show up on your insurance (meaning you will not get mailed documents about your visit), please notify your provider that you would like your visit to be confidential. This will trigger our internal process to suppress specific documents to your mailing address and instead help you sign up for MyChart for private patient chart access.