Medicare requires that we give you an estimate of your Part A and Part B charges if you do not have secondary insurance. These amounts may be different, depending on the services you receive. Displayed is an estimate in which a Medicare beneficiary may be responsible for if they do not have secondary insurance. The table below shows the average estimated co-insurance amounts for some of the more frequently billed services. For additional information or estimates, please feel free to contact our Patient Financial Services Department at 701.780.6200 or 800.464.7574. (Your actual out of pocket costs may differ, depending on your plan and whether you have met your Part A and Part B deductibles for the year. If you have secondary or supplemental insurance, it may also cover some of these costs.)

<table>
<thead>
<tr>
<th>Service</th>
<th>Part A (Hospital)</th>
<th>Part B (Professional)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visit (Level 1 - 5)</td>
<td>$20</td>
<td>$2 - $22</td>
</tr>
<tr>
<td>ER Visit (Level 1 - 5)</td>
<td>$12 - $97</td>
<td>$4 - $34</td>
</tr>
<tr>
<td>Chest X-Ray</td>
<td>$12</td>
<td>$2</td>
</tr>
<tr>
<td>Joint Injection</td>
<td>$45</td>
<td>$7</td>
</tr>
<tr>
<td>MRI of Abdomen</td>
<td>$91</td>
<td>$17</td>
</tr>
</tbody>
</table>
**Provider-based Clinic**

“Provider-based Clinic” is a Medicare definition for hospitals and clinics that comply with specific Medicare regulations.

**Participating Payors**

- Medicare
- Medicare Advantage (Replacement) Plans
- Tricare/Veteran’s Administration
- Minnesota Medical Assistance

**Altru Provider-based Clinics**

- Altru Main Clinic
- Altru Rehabilitation Center
- Altru Clinic | Crookston
- Altru Clinic | East Grand Forks
- Altru Family Medicine Center
- Altru Family Medicine Residency
- Altru Psychiatry Center
- Altru Professional Center
- Altru Cancer Center
- Truyu

**Your Altru Bill**

Patients who receive services at one of the above clinic sites and have coverage by one of the above listed payors will receive separate charges: one for physician services (professional fee) from Altru Clinic and one for the costs of operating the clinic (facility fee) from Altru Hospital. The sum of these two charges will be the same as the single charge for the same service that is billed to non-participating payors’ patients. However, depending on your particular insurance coverage, you may pay more for certain outpatient services by visiting one of these provider-based clinics versus a non provider-based Altru location, such as Roseau or Devils Lake.

With each visit to the clinic, patients may receive two Explanation of Benefits statements from their insurance company: one for professional services and one for facility services. Each Explanation of Benefits will reflect any deductible and/or coinsurance amount due for the visit. Please contact your supplement/secondary insurance company if you have coverage questions, or to see what your policy will pay and what out-of-pocket amounts you may have to pay.

**Medicare Secondary Payer (MSP) Questions**

As a participating Medicare provider, Altru is required to ask our customers Medicare Secondary Payer (MSP) questions according to Medicare guidelines. These guidelines are designed to determine if any other insurance should pay before Medicare. This may lengthen your registration process.

**Other Provider-based Clinics**

In North Dakota, St. Alexius in Bismarck, Sanford Health Fargo & Bismarck, Essentia in Fargo and Duluth, among others, are also Provider-based Clinics. In other areas of the country, this is widely used by providers of all sizes, such as Johns Hopkins and Cleveland Clinic.

**More Information**

If you have questions or concerns regarding provider-based billing, please call 701.780.1500 ask for Altru’s Business Office representatives which are available Monday through Friday, 8 a.m. to 5 p.m.