

# Understanding your costs

To avoid surprises, here's what you need to know about possible medical bills



## During your visit

When you check in for care, you may be asked to pay for your visit.<sup>1</sup>

And if you are asked to pay at check-in, it may not cover everything you owe. For example, you could get a bill later if you got any additional services during your visit – like a blood test or X-ray.



## After your visit

About 2 to 4 weeks after your visit, you'll get:

- A summary of your care (also known as your Explanation of Benefits)
- A bill for anything you owe<sup>2</sup>

Use your summary of care (which isn't a bill) to compare costs to any bills you get for your care and see how close you are to reaching your deductible or out-of-pocket maximum.



## Helpful resources

- Not sure what the costs might be?
  - Call financial counseling at **303-338-3025** or **1-877-803-1929 (TTY 711)**, Monday through Friday, 8 a.m. to 6 p.m.
  - Sign on to your [kp.org](https://kp.org) account and Chat with a Financial Counselor.
  - Use our estimates tool at [kp.org/costestimates](https://kp.org/costestimates) for a direct or range of costs.
- If you do get a bill, remember that you have several convenient payment options:
  - Online at [kp.org/paymedicalbills](https://kp.org/paymedicalbills)
  - Over the phone – call us at call the phone number on your billing statement.
  - By mail

**Need help paying?** Call our financial counselors for assistance at **303-338-3025** or **1-877-803-1929 (TTY 711)**, Monday through Friday, 8 a.m. to 6 p.m.

<sup>1</sup>Depending on your plan details, this could include a copay, coinsurance, or deductible payment.

<sup>2</sup>If you've signed up for electronic billing, you'll get an email alert instead of a paper bill in the mail.