

Frequently Asked Payment Questions

Why do I mail my payment to an address in Milwaukee, Wis.?

Mayo Clinic Health System uses a service through US Bank, located in Milwaukee, to process payments. This is a standard business practice.

Why can't I just write "paid in full" on my check?

If you have received care from more than one Mayo Clinic Health System facility, you will have more than one account, so we are unable to accept checks indicating payment in full. We will provide you with a receipt upon request.

When will I be expected to pay?

Mayo Clinic Health System requests you pay your co-pay when you check in for your appointment. Noncovered services, deductibles and/or coinsurance may be required prior to service. A statement is mailed on a monthly basis with any remaining balance and is due within 15 days of the statement date. We realize most medical expenses arise from unexpected accidents or illnesses and are difficult to budget. If you have questions about setting up a payment plan or applying for the Mayo Clinic Health System Financial Assistance Program, a representative is available from 7:30 a.m. to 5:15 p.m. Monday through Friday, at 1-888-838-6193 (toll free).

I'm worried about being able to pay for my medical care. What should I do?

Mayo Clinic Health System is committed to providing financial counseling to those who express concern in meeting payment expectations. If you have questions about setting up a payment plan or applying for the Mayo Clinic Health System Financial Assistance Program, a representative is available from 7:30 a.m. to 5:15 p.m. Monday through Friday, at 1-888-838-6193 (toll free).

Do I qualify for any discounts if I don't have insurance?

If you do not have insurance, you will receive an automatic six percent discount. To discuss a paid-in-full discount or other payment options, please contact a representative, from 7:30 a.m. to 5:15 p.m. Monday through Friday, at 1-888-838-6193 (toll free).

How can I make my payment?

- Mayo Clinic Health System accepts cash, personal checks, debit cards, money orders or credit cards (Visa, MasterCard, Discover and American Express).
- Online Link — Please allow 72 hours for your payment to be posted to your account when paying online.
- Mail — Send your payment along with your statement stub to the following billing address: Mayo Clinic Health System, P.O. Box 3034, Milwaukee, WI 53201-3034.
- You may contact a representative by calling 715-838-5480 or 1-888-838-6193 (toll free), 7:30 a.m. to 5:15 p.m. Monday through Friday, or stop by one of our office locations.

What do I owe if the insurance company only pays a portion of my bill?

To discuss a paid-in-full discount or other payment options, please contact a representative, from 7:30 a.m. to 5:15 p.m. Monday through Friday, at 1-888-838-6193 (toll free).

What if I cannot pay my balance in full?

If special circumstances prevent or delay your ability to pay, our patient financial planning representatives can discuss a variety of payment options with you. If you have any questions or concerns, please call 715-838-6600 or 1-888-838-6193 (toll free). If you feel you are unable to pay for your services at Mayo Clinic Health System, you may qualify for our Mayo Clinic Health System Financial Assistance Program. This program recognizes the financial hardships that unplanned or unexpected health care needs can create. It is based on income, assets and family size. Therefore, completion of a financial questionnaire and income verifications are required. You may also be required to apply for medical assistance. Visit the link below for more information about the Mayo Clinic Health System Financial Assistance Program.

[View the Financial Assistance Program Brochure](#)

How do I get an estimate of charges for services I may need?

You may contact a patient service representative at Mayo Clinic Health System by calling 1-888-838-6193 (toll free). Your bill may be different from the fee estimate. The amount you owe may vary due to a number of circumstances:

- Additional testing, medications, services or procedures were ordered
- The procedure planned may not be the procedure performed based on your physician's assessment
- Pre-existing health factors may affect your medical needs

Additionally, you may receive separate bills from non-Mayo Clinic Health System physicians who provide care to you in the hospital. These physicians are independent of Mayo Clinic Health System and will bill you independently. The following is a list of other services and providers who may bill you separately:

- Pain Clinic, i.e. The Pain Clinic of Northwestern Wisconsin
- Radiation therapy, i.e. Mayo Clinic Radiation Oncology (Rochester, Minn.)
- Anesthesiology services, i.e. Eau Claire Anesthesiologists (anesthesia fees can be obtained by calling Eau Claire Anesthesiologists at 715-834-8721.)

Why did I receive a letter stating my account was referred to a collection agency?

Before an account is placed with a collection agency, you receive at least two billing statements and additional attempts by phone or mail to advise you of your account activity. If no payment arrangements or payment is received during this time, the account is referred to a collection agency.

What is an explanation of benefits (EOB)?

An EOB is a detailed document from your insurance company that identifies the amount they have paid, any noncovered or denied services and the remaining balance that is your responsibility, including deductibles, coinsurance and co-pays. You may receive your EOB before you receive your Mayo Clinic Health System statement. Please review your EOB carefully, and call your insurance company or Mayo Clinic Health System if you have any questions or concerns.