

PATIENT CO-PAY AND DEDUCTIBLES

Gaylord Hospital continuously strives to be financially responsible. As such, Gaylord believes it is important to disclose its fee structure and charges that patients may have as a result of receiving care at Gaylord. Below please find information which may be helpful to you regarding cost for your care.

COMMERCIAL INSURANCE

You may be responsible for any remaining coinsurance or deductibles, which will vary by insurance policy. Please contact your insurance company for specific out of pocket responsibilities.

MEDICARE

If you are a Medicare recipient, there will be deductibles and co-pays that are your responsibility. You may have a secondary insurance policy to cover these expenses.

PART A

In 2026, patient responsibilities include:

- \$1,736 deductible and no coinsurance for days 1-60 for each benefit period (which includes time in the acute care hospital)
- \$434 per day for days 61-90 each benefit period (which includes time in the acute care hospital)
- \$868 per “lifetime reserve day” after day 90 each benefit period (up to 60 days over your lifetime)
- All costs for each day after the lifetime reserve days

PART B

In 2026, patient responsibilities include:

- The first \$283 yearly for Part B-covered services or items.
- 20% of the Medicare-approved amount for most physician services

SELF PAY

If you wish to inquire about paying out of pocket for an inpatient stay, please contact the Admissions Department at 203-284-2810 to request a Good Faith Estimate. If you are requesting to pay out of pocket to continue your stay at Gaylord Hospital, please discuss with your Care Manager.

BILLING

Northeast Medical Group provides Physician and Licensed Practitioner services to many of our patients. If so, you may receive a bill or explanation of services from this entity. They are associated with Gaylord Hospital.

If you have any questions, please contact our billing office at 203-294-2827.