

# Understanding your Cleveland Clinic Estimate



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Description of Primary Item or Service:  
MRI Brain WO Contrast

Doe John  
123 Cleveland Clinic Way  
Cleveland OH 44131

Thank you for choosing Cleveland Clinic. Your estimated payment of \$776.27 is your expected out-of-pocket cost for this service.

This letter shows the estimated charges and what you may owe after insurance pays. Remember, this is **just an estimate** and **not your final bill** and is subject to change. This estimate is valid for the current calendar year or until prices change.

## Patient Estimate

MRI Brain WO Contrast on October 1, 2025  
CPT® 70551

Reference #44018301035  
Prepared on 9/10/2025

Patient Name	Date of Birth	MRN	Insurance Coverage
Doe John	12/12/1987	86591729	United Healthcare / AARP

You Pay  
776.27

Deductible	500.00
0.00 deductible remaining after this service	
Copay	100.00
10% Coinsurance	176.27

**Deductible:** The amount of money a patient must pay before their insurance policy starts paying for covered expense.

**Copay:** A set dollar amount for a covered service.

**Coinsurance:** The percentage of costs a patient pays after deductible is met.

**Out of Pocket Max:** The amount after which insurance pays 100% of medical costs.

Estimated cost the patient will be responsible for

Estimate reference number and date the estimate was prepared

Insurance information

Estimated cost the patient will be responsible for

Procedure information and date of service

Patient Name, date of birth and medical record number

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## Charge Detail

This section lists the charges from the hospital and physician for your services. These are the amounts billed before any insurance payments or adjustments. Each section shows the charge, the portion covered by insurance, and your estimated out-of-pocket cost.

## Diagnosis

Parent-Main - Hospital Charge Detail		Phone: 866-621-6385	
9500 EUCLID AVE, CLEVELAND OH 44195-0001		Tax ID: 341855775	NPI: 1679525919
Code	Description	Qty	Amount
70551	MRI Brain Brain Stem W/O Contrast Material	1	1,513.00
71046	Radiologic Exam Chest 2 Views	1	562.00
93280	Program Eval Implantable in Persn Dual Ld Pacer	1	195.00
95813	Eeg Extended Monitoring 61-119 Minutes	1	1,938.00
Total Estimated Charges			<b>4,208.00</b>
Insurance Pays (based on 2,169.46 allowed amount)			-3,451.05
Your responsibility for charges billed by Parent-Main			<b>756.95</b>

Physician Charge Detail		Tax ID: 340714585	
Code	Description	Qty	Amount
70551	MRI Scan of Brain Without Contrast	1	637.00
Insurance Pays (based on 193.20 allowed amount)			-617.68
Your responsibility for charges billed by your physician			<b>19.32</b>

## Estimate Summary

Total Fees	<b>4,845.00</b>
Hospital Fees	4,208.00
Physician Fees	637.00
Insurance Pays	<b>-4,068.73</b>
You Pay	<b>776.27</b>

"Total Fees" is the sum of both hospital and professional estimated charges. "Insurance Pays" is the amount the insurance may be charged for the service. "You Pay" is the portion of the service you may be responsible for.

Current Procedural Terminology (CPT) codes and descriptions associated with the service you are scheduled for. It is used for technical and professional billing purposes.

Estimated hospital and professional charges that may be charged to your insurance company. "Your responsibility" is the portion of the service you may be responsible for.

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- Care from providers not contracted with Cleveland Clinic
- Cleveland Clinic doctors using third-party billers (e.g., radiology, lab services)
- Changes in treatment plan (e.g., screening becomes diagnostic)
- Complications during care, like additional procedures or extended hospital stay
- Additional specialty doctors needed unexpectedly
- Medications you take at home that are given to you while in the hospital, which may not be covered by insurance

We make every effort to provide a complete and accurate estimate utilizing the information provided by your insurance. For questions regarding your insurance benefits, please contact your insurance plan directly. If you have any Financial Assistance or Estimate questions, please contact us. Visit [ccf.org/billing](http://ccf.org/billing) for update-to-date price lists by location.

#### Financial Assistance & Contact Information

We have a financial assistance program for those who qualify. Cleveland Clinic also works with patients that are unable to make payment in full by allowing them to make payments over time without interest. For more information, please visit [ccf.org/billing](http://ccf.org/billing) or contact us. Our financial advocates are here to help.

- Call – (216) 442-1600 or toll-free (855) 831-1284
- Email – [InsuranceHelp@ccf.org](mailto:InsuranceHelp@ccf.org)
- Schedule a phone call with a Patient Financial Advocate – [ccf.org/pfacallback](http://ccf.org/pfacallback)

If you initially qualify for financial assistance due to special medical circumstances but your insurance authorizes the service or makes a payment, you will be responsible to pay any remaining charges.

#### Payments

You are responsible for the portion of charges not covered by your insurance, and you might have to pay a deposit before getting services. We can take payment by credit card or electronic check over the phone or at your appointment.

Please Note: Generally, payments made for an estimate will be applied to that service. However, please know that a payment may be applied to your outstanding balance for other services based on the timing of how your insurance pays their part of the outstanding bills. If you reschedule your appointment, your payment will be applied to your new date of service. If you cancel your appointment, your payment will be refunded to you.



#### View your estimate online!

Sign up for MyChart using activation code **J8XM2-MG3NK-5XT2A**  
Your code expires on 10/10/2025

There are many reasons an estimate may differ from the statement you will receive. This is a list of circumstances that may affect the actual cost of your service.

Patient Financial Advocates are available to assist with questions regarding your estimate and available payment options.

Sign up for MyChart today to view your estimate, manage your health, scheduled and manage appointments, talk with your doctor through virtual visit, and more!