

A Guide To Your Hospital Bill



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Paying for Hospital Services — A Patient's Guide to Understanding the Hospital's Billing Practices

St. Joseph's/Candler is pleased to provide this information to help you understand our patient billing practices. We are committed to treating illness and promoting wellness for all people and to set the standards of excellence in the delivery of healthcare throughout the region we serve. To ensure the success of this commitment, we must be financially responsible. We take a positive and proactive approach to patient billing and collections, with the goal of receiving payment for services provided in the most efficient, timely and customer sensitive manner possible. We also understand that billing and collections for healthcare services can be confusing. To better assist you in understanding these billing services and to answer any questions you may have in advance, we are providing you with this information.

When Entering the Hospital

- If your hospital visit is planned and you are pre-registered, we will verify insurance coverage and ask your insurance company what deductibles and co-insurance amounts will be due.
- As a routine practice, the hospital asks for payment of any deductibles and an estimated co-insurance deposit prior to delivery of services at pre-registration or at the time of registration in the hospital.
- If your visit to the hospital was not planned, a Financial Counselor will visit you in your room when you are able to discuss your insurance coverage, including deductibles and co-insurance amounts, and determine appropriate payment arrangements.
- If you do not have any insurance coverage, you can discuss payment arrangements and/or the hospital's uncompensated care policy with the Financial Counselor.

After Leaving the Hospital

- The hospital will bill your health insurance plan for you. This usually happens within a week of discharge from the hospital.
- Your health insurance plan will send you an Explanation of Benefits summarizing their payment.
- The hospital will bill your secondary insurance, if you have one, or send you a statement for any amounts still due from you. This statement is usually sent within four days after the health insurance plan payment.
- Billing statements show account balances and payments only. You can request an itemization of charges by calling the Self-pay Business Office listed on the back of the brochure.
- If you do not have insurance, an itemized bill will be sent to you approximately one week after discharge from the hospital.

When You Receive a Bill

- Payment is due within 30 days from the statement date.
- You can mail a check in the envelope enclosed with the bill.
- You can pay with your credit card by calling the Self-pay Business Office listed on the back of the brochure. We accept Visa, Mastercard, American Express and Discover.
- You can request to use the hospital's bank financing program to pay for your bill. The hospital offers a bank financing program through the First National Bank of Montana that allows patients to pay their hospital bills like a revolving credit card. If you call the Self-pay Billing Office listed the back of the brochure and request this option, the bank will send you an application. Your bill must be between \$50 and \$20,000 and the minimum balance due monthly will be 4% of the current balance.
- See pages 11 and 12 for more information.

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When You Receive a Bill

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If you cannot pay the entire balance at once, you can call the Self-pay Billing Office listed on the back of the brochure to make arrangements for a payment plan. Payment plans will be approved based on the following schedule:

Medical Payment Guidelines	
<u>Account Balance</u>	<u>Maximum Number of Monthly Payments Allowed</u>
\$0 - \$50	1
\$51 - \$250	3
\$251 - \$1,000	6
\$1,001 - \$2,500	12
\$2,501 - \$5,000	18
\$5,001 - \$7,500	24
Greater than \$7,500	Patient must secure outside financing or agree to use hospital bank financing program above.

If You are Unable to Pay Your Bill

- Please let us know if you are unable to pay your bill in total or on an approved payment plan.
- The hospital has an agreement with Thomas, Thomas and Walsh (TT&W) to assist inpatients and outpatient surgery patients with no insurance coverage, or Medicare recipients with no supplemental insurance, to become eligible for Medicaid. Staff from TT&W will visit patients in their rooms and/or work with patients at home after discharge from the hospital. If you qualify for Medicaid assistance, it will cover both your hospital and physician bills
- If you do not qualify for Medicaid assistance, the hospital provides uncompensated care (free or reduced charges) to patients who complete an application and meet certain financial criteria. Determination of eligibility depends upon family income and family size using a sliding scale based on the Federal Poverty Guidelines. Applications are available from the Self-pay Billing Office or you can call the appropriate Financial Counselor Office listed on the back of this brochure for an application or more information.

How You Can Help

- Please provide us with complete health insurance plan information upon registration.
- Make timely payment on your portion of the bill.
- Let us know if you anticipate or are having problems paying your bill.
- Cooperate with TT&W staff when gathering information for Medicaid eligibility.
- Be prompt and provide us with all requested information if applying for uncompensated care.

Medicare Recipients

- Medicare does not cover some outpatient services for certain complaints or illnesses.
- If Medicare does not cover the services your physician ordered, you may be asked to sign a Medicare Advance Beneficiary Notice (ABN) to signify that you have been informed of your payment responsibility.
- If you are an outpatient, Medicare considers some medications as “self-administered.” These are not paid for by Medicare or by most supplemental insurance carriers. Therefore, Medicare requires that the hospital bill the patient for these medications.

Physician Billing

Physicians are independent contractors and are not employed by the hospital. St. Joseph's/Candler hospital bills do not include fees for any physician services.

Physicians that may bill you separately include:

- Personal Physicians
- Surgeons
- Pathologists
- Emergency Department Physicians
- Specialists (such as Cardiologists, Pulmonologists, etc.)
- Anesthesiologists
- Radiologists

The FNB Loan Program

The rising cost of healthcare is a major concern to all of us. There is a need to control our expenses and help patients finance unexpected medical expenses. To meet this objective, St. Joseph's/Candler has chosen to participate in the First National Bank (FNB) Loan Program. The lending program allows you the opportunity to make monthly payments over an extended period of time rather than pay the entire balance at once. You may have several accounts with St. Joseph's/Candler that could be combined into a smaller payment rather than make payments on each account.

The FNB Loan Program is based on the same concept that your bank and department store charge cards use. You are required to make a minimum payment each month. However, you may pay off the entire balance if you desire. You will receive a monthly statement from FNB of Montana, who will be handling your account. You will send your payments directly to FNB of Montana.

Loan Program participation requires only that you have acceptable credit and the ability to repay the loan. You may participate in the program after your insurance company is billed. If you do not have insurance, the program can be activated immediately, and future medical

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The FNB Loan Program (Continued)

expenses due from St. Joseph's/Candler can be added to your account.

Manageable monthly payments designed to fit your monthly budget are a feature of the program. You have the option of paying a minimum payment each month or paying a larger amount. The FNB Loan Program requires a minimum payment of 4% of the unpaid balance or \$20.00, which ever is greater.

An Illustration of the FNB Loan Program: If you had an outstanding balance of \$1,000, your first monthly payment would be \$40. Each following month, your minimum payment would decrease if you do not add to your balance.

If you would like to finance your St. Joseph's/Candler hospital bill through the FNB Loan Program, please call the Self-pay Business Office listed on the back of the brochure.

Payment Address

St. Joseph's/Candler

P.O. Box 930151

Atlanta, GA 31193-0151

Telephone Numbers

Self-pay Billing Extended Business Office

866.703.9380

Monday - Friday

7:30 am to 4:30 pm

St. Joseph's/Candler Customer Service

912.819.8455 or 800.374.7054

Monday - Friday

7:30 am - 4:30 pm

Financial Counselor St. Joseph's

912.819.2434

Monday - Friday 7:00 am to 7:00 pm

Saturday 8:00 am to Noon

Financial Counselor Candler

912.819.8246 and 912.819.8094

Monday - Friday 7:00 am to 7:00 pm

Saturday 10:30 am to 4:30 pm



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