Understanding Your Hospital Bill

The hospital billing and payment process can be complex and confusing. This information will help explain our hospital's billing and payment policies and the resources available to you.

We bill your insurance directly

For services typically covered by insurance, we will bill your primary insurance company and, if applicable, your secondary insurance company (including Medicare and Medi-Cal). Please remember that health insurance coverage varies, so some services may not be covered. If you have questions about your health insurance coverage, co-pays or deductibles, please contact your health plan administrator or your insurance company.

Medicare — Critical Access Hospital

Effective March 26, 2020, Hazel Hawkins Memorial Hospital (HHMH) became designated as a Critical Access Hospital. There are two main changes:

1) The ER and Inpatient admission are required to be billed as two separate occurrences. Therefore, the ER visit will be processed under Medicare Part B and the inpatient stay under Medicare Part A.

2) The patient share of cost is calculated differently for outpatient services which include radiology procedures, surgeries, therapy treatments and ER visits.

What is the patient's responsibility?

Chances are you may need to pay a co-pay or deductible for any services provided during your hospital stay. Once the deductible is met, your insurance company will usually pay a percentage of the allowable amount for the service. The remaining amount is called co-insurance, deductible or co-pay and is also billed to the patient.

When will I get a bill?

If the insurance company pays the claim in full, the patient will not receive a bill. If the insurance company leaves the patient a balance, the patient will start receiving a notice from HHMH.

If you do not have insurance, you will directly receive a bill from HHMH for the hospital services.

What does everything on a hospital bill mean?

Most hospital bills include detailed information about the services received during your hospital stay, including an itemized breakdown of individual costs. Here are examples of the things you may find on your bill and what they mean:

- **DATE OF SERVICE:** the date the service was provided to you
- **POSTING DATE:** the date the charge was posted to your bill
- **NUMBER OF UNITS:** measurement of certain services like anesthesia or other items
- **SUPPLY CODE:** standardized code referring to a particular medical or surgical supply used during your hospital stay
- **SERVICE CODE:** standardized code referring to the service or procedure that was performed. Many procedure codes can be identified using internet search engines. For example, if you search for the code 71020, you will see that the code refers to a chest x-ray.
- **DIAGNOSIS CODE:** standardized code describing the diagnosis for which you were being treated
- **SERVICE DESCRIPTION:** description of the service or procedure
- **FACILITY CODE:** place where the services were rendered (hospital, skilled nursing facility, etc.)
- **TOTAL CHARGE:** total of all the charges based on the chargemaster
- **ADJUSTMENTS:** any insurance payments or discounts
- **PATIENT BALANCE DUE:** amount owed by the patient

What is a hospital chargemaster?

Hospitals have a complete list of prices — called a chargemaster — for services provided at the facility. When you receive your bill, you will see the full price for the service based on the chargemaster. The chargemaster does not reflect any discounts negotiated by insurance companies. If you have insurance, you may also see an adjusted price reflecting any discounts your insurance company negotiates on your behalf.

What is an explanation of benefits (EOB)?

An explanation of benefits (EOB) is not a bill, but rather a statement from your insurance company describing the benefits applied for a particular service. EOBs can sometimes arrive after you receive a bill from the hospital. Always check your EOB against your hospital bill and ask questions if you find anything that does not match up.

Other Charges (Why am I getting so many bills?)

Your hospital bill contains charges for hospital services only. Some of the services you receive during your visit may be from providers who have privileges with our hospital, but are not employed or operated by our hospital. Therefore, you will be billed separately for certain professional services, which may include:

- ER physicians (care provided in the Emergency Department)
- Radiologists (imaging services)
- Pathologists (laboratory and pathology tests)
- Surgeons
- Anesthesiologists (surgical procedures)
- Other specialists

Emergency Department visit: When treated in the ER a patient can potentially have five separate bills depending on services rendered.

- **HAZEL HAWKINS MEMORIAL HOSPITAL** - (831) 636-2620 or (831) 636-2622
- **EMERGENCY PHYSICIAN** – US Acute Care (855)687-0618 Big River is the former billing company (844) 266-2111
- **RADIOLOGIST** - RADX: (866) 590-2833
- **LABORATORY** - Quest Laboratory: (855) 324-2016
- **DURABLE MEDICAL SUPPLIES** - Pacific Medical: (800) 726-9180

Laboratory: If HHMH is unable to process certain lab tests or pathology specimens in-house we send them out to the following labs:

- **QUEST LABORATORY** – (855) 324-2016
- **CYTODIAGNOSTICS** – (800) 594-1876 or (800) 288-8325

Inpatient Services: When a patient is admitted, the patient can potentially have seven separate bills, depending on services rendered.

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- **PHYSICIAN BILLING** - IMB Billing: (831) 638-1731

Diagnostic Imaging: When a patient has services through the Diagnostic Imaging (Radiology) department the patient will have two bills, which will be the facility bill (HHMH) and the Radiologist.

- **RADIOLOGIST** - RADX: (866) 590-2833

Same Day Surgery: When services are provided in our Ambulatory Surgery Center the patient can have up to four bills; facility (HHMH), anesthesiologist and professional charges from provider and lab services.

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- **ANESTHESIA** - Billing: (408) 844-9670
- **LABORATORY** - Cytodiagnostics: (800) 594-1876 or (800) 288-8325

How can I pay my bill?

Methods of payment accepted:

- Cash
- Checks
- Money Orders
- Credit Cards
- Electronic Funds Transfer (EFT)
- Pay online through the billing service website portal – information will be on the statement on how to pay through the portal
- Patient can set up an approved payment plan by the Business Office
- Business Office will offer a prompt payment discount if paid within 30 days after insurance pays or receiving the first statement.
- At the time of service the hospital can offer a Self-Pay rate if the patient does not have insurance. The Self-Pay rate will need to be paid in full at the time of service.

What if I can't afford to pay my bill?

The Business Office offers financial assistance through our Charity Care Program. You will need to call the Business Office (831) 636-2620 to see if you qualify. **https://www.hazelhawkins.com/documents/content/Financial-Assistance-Program-English.pdf**

Who can I contact if I have questions?

- **HAZEL HAWKINS MEMORIAL HOSPITAL PATIENT FINANCIAL SERVICES:** (831) 636-2620 or (831) 636-2622
- **EMAIL:** businessoffice@hazelhawkins.com
- **FAX:** (831) 637-3126

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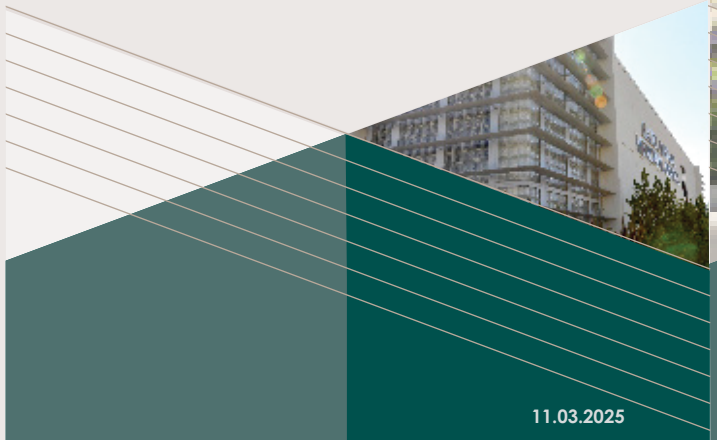

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