

# 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:

- 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.
- 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 consider payment at a percentage of the allowable or the contracted 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 Emergency Department a patient can potentially receive up to five (5) separate bills for services provided.

- **Hazel Hawkins Memorial Hospital** - (831) 636-2620 or (831) 636-2622
- **Emergency Physician** – US Acute Care: (855) 687-0618
- **Radiologist** - RADX: (866) 590-2833
- **Laboratory** - Quest Laboratory: (855) 324-2016
- **Durable Medical equipment** - 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
- **Cytodiagnosics** – (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.

- **Hazel Hawkins Memorial Hospital** - (831) 636-2620 or (831) 636-2622
- **Emergency Physician** – US Acute Care: (855) 687-0618
- **Radiologist** - RADX: (866) 590-2833
- **Laboratory** - Quest Laboratory: (855) 324-2016
- **Laboratory** - Cytodiagnosics: (800) 594-1876 or (800) 288-8325
- **Durable Medical Supplies** - Pacific Medical: (800) 726-9180
- **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.

- **Hazel Hawkins Memorial Hospital** - (831) 636-2620 or (831) 636-2622
- **Physician Billing** - IMB Billing: (831) 638-1731
- **Anesthesia Billing** – (831) 630-5754
- **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 (Free Care) and Discount Payment 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](mailto:businessoffice@hazelhawkins.com)
- **Fax:** (831) 637-3126

## COVERED CALIFORNIA AND MEDI-CAL PRESUMPTIVE ELIGIBILITY

**Covered California:** You may be eligible for health care coverage under Covered California, which is California's health benefit exchange under the Affordable Care Act. Contact the Patient Financial Services department at (855) 398-1633 for more detail and assistance to see if you qualify for health care coverage through Covered California.

**Medi-Cal/Medicaid & Government Program Eligibility:** You may be eligible for a government-sponsored health benefit program. Hazel Hawkins Memorial Hospital has staff available to assist you with applying for government programs like Medi-Cal/Medicaid. Medi-Cal's presumptive eligibility program provides qualified individuals immediate access to temporary, no-cost Medi-Cal while applying for permanent Medi-Cal coverage or other health coverage. Please contact the Business Office at (831) 636-2620 if you would like additional information about government programs, or need assistance with applying for such programs. This facility also contracts with organizations that may assist you further with applying for government assistance, if needed.

## SHOPABLE SERVICES PRICE TRANSPARENCY

**Price Transparency:** Healthcare cost transparency is important to help consumers make informed decisions about their care. Hazel Hawkins Memorial Hospital posts a list of standard charges for services provided at Hazel Hawkins Memorial Hospital. Please visit the following website or scan the QR code for more information: [https://apps.para-hcfs.com/PTT/FinalLinks/Hazel\\_V2.aspx](https://apps.para-hcfs.com/PTT/FinalLinks/Hazel_V2.aspx)



## HELP PAYING YOUR BILL

### HOW TO APPLY

The Business Office offers financial assistance through our Charity Care and Discount Payment Program. You may apply for financial assistance using the application that is available from Patient Financial Services inside the main hospital, or by calling (831) 636-2620 or on the Hospital web site: [www.hazelhawkins.com](http://www.hazelhawkins.com). You may also submit an application for financial assistance by speaking with a representative from Patient Financial services, who will assist you with the completing the application.

### MORE HELP

There are free consumer advocacy organizations that will help you understand the billing and payment process. You may call the Health Consumer Alliance at (855) 398-1633 or go to <https://healthconsumer.org> for more information. Please contact Patient Financial Services for further information at (831)636-2620.

**Attention:** If you need help in your language, or this information in braille, large print, audio and other accessible electronics formats please call (831) 636-2620 or visit the Patient Financial Services Office inside the main hospital. Our office and phone hours at 8:00am- 4:00pm Monday-Friday. We will return all voice mails the following business morning in the order they were received. Please leave your name and phone number and the best time to call you so we can best meet your needs.

## HOSPITAL BILL COMPLAINT PROGRAM

The Hospital Bill Complaint Program is a state program, which reviews hospital decisions about whether you qualify for help paying your hospital bill. If you believe you were wrongly denied financial assistance, you may file a complaint with the Hospital Bill Complaint Program.

Go to [HospitalBillComplaintProgram.hcai.ca.gov](https://HospitalBillComplaintProgram.hcai.ca.gov) for more information and to file a complaint.



To view this information on our website, scan the QR code.

This information is also available in our Patient Information Guide.