

UNDERSTANDING YOUR BILL

To help you read your bill, a sample statement is pictured at the right.

Please pay close attention to the “Important Messages” box. Our Patient Business Office may use it to provide information or ask you to:

- Contact your insurance company
- Apply for financial assistance
- Contact our billing office
- Make a payment

If you do not have insurance, the first statement you receive is your bill.

Full payment is due when you receive a bill requesting payment. If you need to make other financial arrangements, please call our Customer Service Department. For your convenience, the phone numbers are listed on the back of this brochure.

IF YOU HAVE AN HMO OR PPO

If you have health insurance, we will bill your health plan.

1. You will receive an informational statement from Redbud Community Hospital letting you know we have billed your insurance.
2. The balance on the statement should be your patient portion and agree with your explanation of benefits that you receive from your insurance carrier.

HMO/PPO CONTINUED...

Sometimes it may take weeks and in some cases months for your insurance carrier to pay. Because we have a contract with your insurance plan, it has been pre-agreed with your insurance carrier that we cannot bill you while awaiting their payment.

Here are some reasons why your insurance carrier may take longer than the normal 30 days to pay.

- Many carriers want to review your medical record to review your emergency needs before paying their portion.
- If you have dual coverage in your family, some carriers have an annual questionnaire that needs your completion before payment can be made.
- Dependents over the age of 18 can delay payment, while your carrier is waiting on the bursar (declaration) from the dependents accredited college.
- New enrollees may have delays in getting the information in the carrier’s system either from the insurance agent or the insured’s employer.
- Some diagnosis may be pre-existing and the carrier is waiting to verify this through medical records.
- Claims that are filed without copies of your insurance cards.

This IMPORTANT MESSAGE will tell you if your statement is just informational or if payment is due.

STATEMENT
IMPORTANT MESSAGES

PLEASE CONTACT US REGARDING YOUR ACCOUNT.

REDBUD COMMUNITY
PO BOX 51051
LOS ANGELES, CA 900515351

For Customer Service Please Call: (707) _____

ADDRESS: _____

LAST NAME, F
MAILING ADDRESS
CITY, CA 00000

Call the number listed if you have any questions about your account.

STATEMENT DATE:		ACCOUNT BALANCE:
4/5/04		15.00

PATIENT NAME:	TYPE OF SERVICE:	ACCOUNT NO.:
LAST NAME, F	OUTPATIENT/LAB	12121

DATE	DESCRIPTION	AMOUNT
4/1/04	PMT UNITED HEALTHCARE	100.00-
4/1/04	WO OP HMO/PPO DISCOUNT	29.00-

This shows insurance payments and date received. PMT is the payment and WO is the contractual adjustment/discount.

INSURANCE INFORMATION	POLICY NUMBER	POLICY HOLDER	DATE BILLED
UNITED HEALTH	12345	LAST NAME, F	3/1/03

Please send me a paper address label and insurance information. Contact us at 707-438-1111 for more info.

DATE: 2/25/03 PATIENT NAME: LAST NAME, F

ACCOUNT NO.: 12121 TYPE OF SERVICE: OUTPATIENT/LAB

PLEASE DETACH AND RETURN THIS PORTION WITH YOUR PAYMENT

IF PAYING BY MAJOR CARD (DISCOVER, VISA OR AMERICAN EXPRESS) FULLY OUT BILL:

CHECK CARDS GOOD FOR PAYMENT

DISCOVER VISA MASTERCARD AMERICAN EXPRESS

CARD NUMBER: _____ EXPIRES: _____ NAME: _____

DATE: _____ ZIP: _____

BAL DUE 15.00 AMOUNT PAID \$ _____

This shows the insurance plans we have on file for you. They will be billed in the order listed.

Balance due is here; return bottom portion with payment.

ABOUT OUR SERVICES

Patient Financial Services includes the Admitting Department and Patient Business Office, which is responsible for all billing and collections.

We have opened a patient account in your name, where we will record all financial transactions related to your care. If you have given us insurance information, we will submit a claim on your behalf and will keep you informed of the outcome. Note that most doctors are independent contractors; they will bill you and/or your insurance company separately. You will also be billed separately by emergency physicians, radiologists, anesthesia services, and for professional interpretations.

If you have any questions or concerns, please call the Customer Service phone number on your billing statement. For your convenience, it is also listed on the back of this brochure.

PAYING YOUR BILL

Our financial counselors can help you figure out your insurance coverage, apply for government aid or make payment arrangements.

If you feel that it will be difficult to pay your bill, please call our Customer Service Department. We will review your bill and your income to determine if you are eligible for financial assistance.

We are also happy to provide you with an itemized billing statement if you did not receive one.

We accept VISA, MasterCard, Discover and American Express. We also can arrange short-term payment plans as needed.

HOW TO REACH US

If you have a question about your bill, please contact our Customer Service Department at any of the numbers listed below.

995-5741 Director

995-5745 Lead

Hospital Billing - Medicare

995-5746 A-G (last name)

995-5742 H-O

995-5755 P-Z

Hospital Billing - Private Insurance/Self Pay

995-5749 A-G

995-5737 H-O

995-5751 P-Z

Hospital Billing - Medi-Cal

995-5747

Clinic Billing

995-5734 – Medi-Cal

995-5735 - Medicare

995-5834 - Insurance

Fax: 995-1407

Mission Statement

Patient Financial Services

Our pledge to excellence is to provide a team of compassionate, professional, friendly and courteous individuals who strive to assist our patients, community, and associates in a concise and timely manner.

We are committed to ensuring customer confidence, respect, integrity and confidentiality with an emphasis on spirituality.



Redbud Community Hospital

15630 18th Avenue

PO Box 6710

Clearlake, CA 95422



Redbud Community Hospital

YOUR PATIENT ACCOUNT



We know you're here to get better. Patient Financial Services is here to make the billing process as painless as possible.