

# Harrington

HEALTHCARE SYSTEM

*Total Local Care*

## What You Should Know About Your Harrington Hospital Bill

### UNDERSTANDING INSURANCE

The process begins when you schedule your visit and you provide us with a copy of your health insurance card. You should contact your insurance company before your visit to find out how your planned services will be covered and if you will have an out-of-pocket expense. You can find contact information for insurance company on the back of your card.

Our Admissions department or a Coordinator may call you in advance of your visit to verify basic information, or to give you instructions about your visit. On the day of your scheduled visit, you will be asked to pay your co-payment. At that time you may arrange for payment of your out-of-pocket expenses by seeing a financial counselor (*see reverse side*).

### BILLING

Our billing office will file your claim directly with your primary insurance, and when appropriate, your secondary insurance payer. Harrington makes every effort to see you are billed correctly. It is up to you to provide complete and accurate information about your health insurance coverage when you come for services. All charges not covered by your insurance are your responsibility.

### INPATIENT BILL

Patients admitted as an inpatient will receive separate invoices for some services. Your hospital bill will include charges for your room, board, medical supplies, services and any tests or procedures that you undergo, including x-rays. You may also receive bills from other professionals, or physicians. These bills will include the cost of medical or surgical care as well as cost involving review and interpretation of diagnostic tests.\*

### OUTPATIENT BILL

Patients seen in an outpatient setting or admitted as observation may receive separate invoices for some services. Admitted as Observation to the hospital will constitute outpatient status for your insurance benefits.

# UNDERSTANDING YOUR MEDICAL BILL

## (Outpatient Bill - Continued)

Your outpatient/observation bill will include charges for the use of the facility and any tests or procedures done at the time of your appointment. You may receive a separate bill for other professional fees.\*

*\*Additionally, some services such as pathology, radiology and anesthesiology will have a separate bill for the professional portion of their services. You are responsible for any unpaid balances after insurance is billed.*

## ELECTIVE SERVICES

Payment for non-covered and covered elective services can be arranged in advance. Ask us for an approximate price and arrangement for payment. We also offer a Prompt Payment Discount of 30% off non-covered elective services, if paid in full prior to services or within 10 business days from the date of your first statement. Contact a cashier.

## NON-COVERED MEDICALLY NECESSARY

Exhausted benefits and non-covered medically necessary services qualify for our Prompt Payment Discount of 30% off the total charges, if paid in full within 10 business days from the date of your first statement. We do offer interest free payment plans. Contact a cashier.

## CASHIERS AND FINANCIAL COUNSELORS

Cashiers are located off the main lobby of our Southbridge and Webster facilities. Accepted payments are: cash, personal check, traveler's checks, money orders and all credit cards and flexible spending cards. The cashiers can also assist you with payment arrangements, discounts and verification of your out-of-pocket expenses. Services are available Monday through Friday, 7:30 a.m. through 4:30 p.m.

Financial assistance may be available if you are unable to pay for medical care, have no health insurance, or need assistance with applying for insurance. See our "Need Health Insurance?" fact card for information on Mass Health, Commonwealth Care, Health Safety Net, and the Virtual Gateway. Interpreters are available; please call ahead to make arrangements.

Financial Counselors and Cashiers can be reached as follows:

*(last name beginning with:)*

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| Southbridge: | A-K | 508-765-3156 |
| Southbridge: | L-Z | 508-765-6493 |
| Webster:     | A-Z | 508-949-8736 |