

# The Billing Process: What You Need to Know

## Registration

Fauquier Health collects and verifies certain details and health insurance information at *every* visit. This process may take a few extra minutes. It allows us to protect your confidential medical information and prevent fraud.

It's important for Medicare patients to know whether Medicare is their *primary* insurance. If it is not, they should present their most current primary insurance card and their Medicare card when they register.

## Learn about your insurance

We understand insurance requirements can be confusing. We ask that our patients attempt to understand and follow their insurance plans. Our registration personnel work with dozens of different insurance plans. They may not be experts in all of them. Patients should be aware of the specifics of their insurance – such as co-pays, co-insurances and deductibles.

If you don't know whether or not Fauquier Hospital participates with your insurance, please ask! If our hospital or services are not in your network, it may increase your out-of-pocket costs.

## Pre-authorizations and referrals

Your health insurance may require pre-authorization for certain services. If you are coming to the hospital for an emergency, you don't need pre-authorization. If pre-authorization or referral is needed, please notify your physician. Have the referral before coming to the hospital. Pre-authorization isn't a promise that your insurance or plan will cover the cost.

## Patient liability

Like all hospitals nationwide, we would like to collect all known patient expenses at the time of registration.

## Glossary of Terms

**Co-insurance:** Your share of the costs of a covered health care service, calculated as a percent of the allowed amount for the service. Co-insurance plus any deductibles or co-pays make up your out-of-pocket costs.

**Co-pay:** A fixed amount you pay for a covered health care service, usually when you receive the service.

**Deductible:** A specified amount of money that the insured must pay before an insurance company will pay a claim.

**Out-of-Network Co-Pay:** A fixed amount you pay for covered health care services from providers that do not contract with your health insurance or plan. Out-of-network co-payments usually are more costly than in-network co-payments.

**Pre-authorization:** A decision by your health insurer or plan that a health care service, treatment plan, prescription drug or durable medical equipment is medically necessary. It is sometimes called prior authorization, prior approval or precertification.

**Primary insurance:** The main insurance you have that is the first one applied for any service.

Check with your insurance company to learn if your coverage involves a co-pay or deductible or requires you to pay a percentage of the hospital bill. When you register, you will be given an estimate of the charges based on the information you provide. (There are many variables that could result in a change to the estimate.) You will be offered the opportunity to pay up front and receive a 20% prompt pay discount. This must be paid within seven days of the date of service.

If you cannot pay up front, we offer Carepayment for qualifying individuals. These payment plans are at 0% interest and have longer payment terms.

## Your hospital bill

We will bill your insurance company within one to two weeks after an inpatient discharge or outpatient visit. Your insurance will process your claim, then you will receive a statement from our partner company, National Patient Account Services (NPAS). You should receive this about four weeks after the service. The statement will arrive in a plain white envelope, without any return address that would reveal the sender. This is done to keep your health information private.

NPAS will give you a call within 30 days of the statement date, if payment has not been received. The caller will state that they are a representative of Fauquier Hospital and will ask for a few identifying details (address, birthday). This will help protect your health information.

Your first statement will have a summary of your charges. Later statements will show only a balance forward.

## Uninsured discount program

We have a discount program for patients who do not have health insurance. If you are uninsured or choose not to use your insurance, your hospital bill will reflect a 38% discount.

## Important Phone Numbers

**Fauquier Emergency Medical Services:** 540.351.1083

**MedAssist (Medicaid/Disability eligibility):** 540.316.5812

**National Patient Account Services (NPAS):** 800.223.9899

**North American Partners in Anesthesia:** 800.546.0731

**Pathfinders** (provides lab services): 855.613.7100

**Virginia Emergency Medicine:** 800.225.0953

**Virginia Hospitalist:** 800.225.0953

**Winchester Radiology:** 866.482.5419

*This document was created with input from members of the Patient Family Advisory Council and hospital staff, to help you better understand the hospital billing process.*

## Other Bills You May Receive

**In addition to your hospital bill,** you may receive separate bills from physicians and or other healthcare providers involved in your care. These providers - who might include Emergency Department physicians, hospitalists, radiologists, anesthesiologists, or laboratory or transportation services -- handle their own billing. Any questions regarding their bills should be directed to their offices.

## Deposit on uninsured scheduled services

If you are uninsured and not eligible for financial assistance, we require a 50% deposit at the time of the scheduled service. This amount is based on the estimate. This requirement does not apply to emergency care.

## Account payment

If you are unable to pay your hospital bill, please contact a customer service representative at NPAS (800.223.9899). Counselors will work with you to develop a comfortable payment plan (up to a year, with 0% interest). NPAS may direct you to a financial counselor at the hospital if you need additional assistance.

## Financial assistance

Financial assistance is available to eligible patients. Contact one of our financial counselors to learn about options that may be available. They may be reached Monday through Friday, from 8 a.m. to 12 noon and 1 to 4:30 p.m. at **540.316.2970**.

Fauquier Hospital works with a company called MedAssist. They help patients who are uninsured or under insured. MedAssist can help you explore state or federal assistance programs. Someone from MedAssist may visit you in your room as an inpatient, or by mail or phone as an outpatient.

Fauquier Health's financial assistance policy and application are located on our website ([www.fauquierhealth.org](http://www.fauquierhealth.org)). Search for Financial Assistance.

