

# Hoag Billing Guide

Thank you for choosing Hoag as your care provider. Our goal is to provide you with excellent care and to make the billing process as easy as possible. Our business office has prepared this guide to answer the most commonly asked questions about your bill. If you have additional questions, please call 949-764-8400.

## **Hoag's Billing Process**

All patient deductibles, co-insurance, co-payments and non-covered amounts are due and will be collected prior to or at the time of service. We accept cash, check, Visa, MasterCard, Discover and American Express.

## **Medicare Enrollees**

We will bill Medicare and any supplemental insurance following receipt of Medicare's payment. Once your supplemental insurance has been billed, you will receive periodic statements advising you of any balance due or uncovered amount. These amounts are patient liability and due upon receipt of the statement.

## **PPO/HMO and Medicare Risk Members (Managed Care)**

We will bill any Hoag contracted insurance payer. We do expect any unmet deductible, co-insurance or co-payments or non-covered to be paid at the time or before services are rendered. These amounts will be applied to your account pending your insurance payers processing of your claim. Once final payment is received a statement of any remaining amount due will be sent to you.

## **Medi-Cal/CalOptima**

With verified eligibility and receipt of any monthly share of the cost, we will bill Medi-Cal/CalOptima for authorized services and covered services.

## **Worker's Compensation**

We will bill any approved Worker's Compensation payers with an approved pre-certification and authorization number. If the employer has not accepted liability for the claim, Worker's Compensation cannot be accepted or billed.

## **Foreign Travel Insurance**

We do not accept or bill Foreign Travel Policies. We will expect payment for all services and provide you with a receipt which you can submit to your insurance. They will reimburse you directly.

## **Cash**

Those patients without insurance coverage or who may wish to pay for their services directly will be expected to make full payment at the time or before services are rendered. We do offer a self pay discount which will be applied before payment is accepted. We will supply you with a paid receipt for your records, insurance or tax purposes. For a quote on services, please call 949-764-8275.

## **Balance Billing – Patient Responsibility**

If you are unable to pay for your portion of your bill in full, please contact us to arrange payment options at 949-764-8400.



## FAQ

### **Do you bill my insurance company?**

Yes, in most situations. Please remember to present your current insurance information at time of registration so we may determine if we accept it or have contractual arrangements. If you fail to provide your insurance information we will place you in our system as self-pay which means all statements and financial obligations are your responsibility. Many payers have very limited claim filing deadlines, therefore it is important to provide your current insurance card immediately.

### **Will you bill my secondary policy too?**

Yes. Upon receiving payment or denial from your primary insurance, we will gladly bill your secondary insurance for any remaining balance.

### **Will I receive an itemized statement?**

If at any time you wish to receive an itemized statement of your charges and payments, please call our Customer Service at 949-764-8400. Our representatives will gladly request one be sent to you.

### **Who can I call if I have questions about my bill?**

Please call our Customer Service department at 949-764-8400. Our representatives will be happy to help answer any questions you may have.

### **Does Hoag Hospital accept assignment from Medicare?**

Yes. By accepting assignment, Hoag Hospital agrees not to bill the patient for any covered Medicare service. In certain situations Medicare may not cover a service, apply a cap of dollar limits or disallow a service in conjunction another. In these situations you may be asked to sign an Advanced Beneficiary Notification (ABN) which notifies you of the Medicare limitation and potential patient liability amount. In addition, we do bill patients for deductibles, co-insurance amounts and non-covered services.

### **Do you accept my insurance company's payment as payment in full?**

Patients are responsible to pay for their deductibles, co-insurance, co-pay amounts and non-covered services as indicated by their insurance company once they process and pay your claim. Many of the insurance companies send you an explanation of benefits which explains how they processed the claim and what is considered patient liability and owed by you.

### **Who else might I receive a bill from?**

Hoag Hospital does not employ any of the hospital-based physicians. You will be billed separately by each physician involved in your care. These physicians generally include your surgeon, assistant surgeon, anesthesiologist, radiologist, hospitalists, pathologist, cardiologist, and any physician who may interpret an exam ordered by one of your physicians. Additionally, we may collect specimens at our outpatient laboratory which may be sent to an outside location. The external laboratory would bill you directly for the services provided.

### **Will my insurance cover these services?**

Coverage may vary. Please call your insurance company Member Services department for further assistance.

### **What does the balance I am being billed for represent?**

The balance after your insurance has paid reflects any remaining amount not payable under your policy.



### **Why do I have more than one account number?**

A separate accounting number is generated for each outpatient date of service and each inpatient admission. This enables us to bill for specific charges and diagnosis related to your care for that date of service, and enables your insurance company to process your service under the specific portion of your coverage. If you have reoccurring services, such as physical therapy or radiation therapy, a separate monthly account is created.

## Facts to Know

Be sure to read and understand your available benefits and coverage limits. If you are unclear on any coverage, contact your insurance company for guidance.

Please contact your insurance company for authorization for hospital services if it is a plan requirement. You may be heavily penalized, or services may be denied by your carrier, if authorization is not obtained in the timeframe your policy indicates.

Hoag Hospital offers patient estimates of out of pocket expenses based on services ordered by your physician. These are only estimates and the final balance due is based solely on your insurance carrier's processing of the claim.

Diagnosis and clinical information are supplied by your physician or based upon the documentation generated as a part of your care. Any questions regarding diagnosis coding should be discussed with your physician.

## Contact Us

Financial Counselors are available for those patients needing information regarding financial assistance programs for coverage options. A representative can be reached at 949-764-5564.

Customer Service is available Monday through Friday from 8:30 a.m. – 4:30 p.m. to assist you with any billing related questions. You can reach the representatives at 949-764-8400.

In accordance with AB 1627, Hoag provides access to its charge-master for patients. Please contact Customer Service at 949-764-8400 to arrange an appointment.

Our Patient Financial Service also provides billing for services rendered at the following Hoag facilities:

- Hoag Hospital Newport Beach
- Hoag Hospital Irvine
- Hoag Breast Care and Imaging Center
- Hoag Family Cancer Institute
- Hoag Health Center - Aliso Viejo
- Hoag Health Center - Costa Mesa
- Hoag Health Center - Huntington Beach
- Hoag Health Center – Irvine
- Hoag Health Center - Fountain Valley
- Hoag Health Center - Newport Beach
- Hoag Health Center – Woodbury
- Hoag Health Center – Woodbridge
- Hoag Newport Surgicare

