Snoqualmie Valley Hospital - Billing Office

34500 SE 99<sup>th</sup> St. Snoqualmie, WA 98065 425-831-2310

www.snoqualmiehospital.org



## **Billing FAQs**

#### What if I do not have health insurance?

For uninsured patients that pay their bill within 30 days of receiving their first statement, the hospital offers a 30% prompt pay discount. For those who need more time, the hospital offers payment plans designed to fit the individual's ability to pay. If a patient is unable to pay for their care, the hospital will assist them in how to apply for WA Apple Health and/or Snoqualmie Valley Hospital Financial Aid. We are available to assist you in person or by phone in completing these forms.

#### How often will I receive a statement?

Every month, you will receive a statement that lists what your insurance company still owes and what you owe. Statements continue until all payments are made.

# Why does the statement show a total account balance when I have insurance coverage?

The hospital or clinics probably have not yet received payment from your insurance company. However, if your insurance plan does not cover the services you received, you are financially responsible for them.

### What does "adjustment" mean?

"Adjustment" refers to the portion of your bill that your hospital or doctor has agreed not to charge you.

### What if I cannot pay the amount I owe in full?

In many cases, we can help establish a 3 or 6 month interest-free payment plan or loan. Partial payments made toward your balance will not stop collection activity unless you have made payment arrangements with us.

### May I pay my bill with a credit card?

Yes. Snoqualmie Valley Hospital and clinics accept Visa, MasterCard, Discover and American Express.

# Why are there two charges for the same department and date of service listed on my bill?

We use a combined billing statement, which means that we bill you for both the doctor and the use of the hospital and equipment on the same bill. This allows you to receive one bill and make one payment for both charges.

At some other hospitals, if you saw a physician for an office visit and also had an X-ray, you would receive a bill from that physician for the office visit and a separate bill from the facility where you had the X-ray.

# Why was my last payment divided and applied to the bill in two separate places?

We post your payment to the oldest charges first. On your billing statement, we itemize both the charges and your payments by date.

### Why did I receive a bill for a doctor I did not see?

Certain physicians help with your medical care even though you may not meet them. Commonly, these are the doctors who read your lab results, X-rays and EKGs, among others.

### What if there is a mistake on my statement?

If you have billing questions, call the Patient Financial Services (Billing) Department:

Hours: Mon. – Fri., 8 a.m. – 4 p.m.

Phone: 425-831-2310

### How do I know if SVH contracts with my health plan?

To receive full insurance benefits, some insurance providers require patients to receive services with "innetwork" or "participating provider" hospitals and physicians. Call your insurance provider to make sure Snoqualmie Valley Hospital and clinics are in your network.

### If SVH is "out of network," may I still go there?

Yes. In an emergency, always go to the closest hospital. Your insurance provider generally will cover emergency department costs or transfer you to an "in-network" hospital if it is safe to do so.

If you choose to go to an "out-of-network" hospital in a non-emergency, you may be required to pay a larger deductible or a greater portion of your bill. Call your insurance company to find out your health plan's "out-of-network" options.

### How can I be sure my insurance provider will pay my bills?

Your health plan may:

Require certain services to be authorized, or pre-certified, before you receive them Require you to notify them within a certain period of time after services are rendered

Find out your health plan's requirements by reading the information given to you by your insurance provider or employer, or by calling your insurance provider directly.

You also may call a SVH billing representative to discuss insurance payment concerns at 425-831-2310.

#### How will I know how much I owe?

Your health plan may require a co-payment or deductible that will be due during appointment registration or hospital discharge. Check with your provider on the amount that you will be responsible for at this time.

Following your healthcare services, your insurance provider will send you an Explanation of Benefits (EOB), which will detail the amount it has paid, any non-covered or denied amounts, and the remaining balance that you are responsible for paying to Snoqualmie Valley Hospital.

Review this EOB, compare it to your SVH billing statement, and call your insurance provider or a SVH billing representative if you have questions or concerns.

### For general questions, or if you do not have health insurance, call:

Patient Financial Services Department – Billing Office 425-831-2310