



**OREGON'S COMMUNITY HOSPITALS WANT TO HELP YOU BECOME AN INFORMED HEALTH CARE CONSUMER, AND PART OF THAT IS HELPING YOU UNDERSTAND YOUR HOSPITAL BILL**

Health care billing, including hospital billing, is complicated. Although everyone is charged the same, different insurance plans may mean that patients are responsible for paying different amounts for the service.

That is why it is critical to be sure you have given the right insurance information to the hospital. If you get follow-up questions from either your plan or your health care provider, respond as quickly as possible.

Here are answers to some of the most common questions about hospital bills.

## OTHER RESOURCES

**OregonHospitalGuide.org**  
Oregon Hospital Guide provides information on the cost of common hospital inpatient and outpatient procedures. You can also find how to contact your hospital if you are uninsured and need an estimate on the cost of a procedure. You will also find information on financial assistance and hospital quality.

**OregonHealthCare.gov**  
This website provides links to find out if you are eligible and apply for the Oregon Health Plan (Medicaid).

**HealthCare.gov**  
This website offers help if you do not qualify for the Oregon Health Plan and need to buy insurance for yourself or your family.



## UNDERSTANDING YOUR HOSPITAL BILL

**WHAT YOU NEED TO KNOW**





### HOW MUCH DO I REALLY OWE?

After your insurance company has reviewed your hospital bill and paid or denied their portion, the hospital will bill you for your part of the bill. It may take the hospital several months to determine your portion of the charges. If you have questions about your insurance, please contact the insurance company directly.

### WHY DID I RECEIVE A SEPARATE LAB, DOCTOR OR AMBULANCE BILL?

Many doctors, ambulance companies, and labs are separate businesses with their own billing and account procedures. Hospitals generally give the patient insurance billing information to the other providers, but do not perform the billing for them.

### WHY DID I RECEIVE A BILL FROM A DOCTOR I DID NOT SEE?

The hospital sends lab tests and X-rays to specialized doctors for their expert review, and you will receive a bill directly from those doctors for their work.

### WHAT IF I CANNOT PAY?

We know that an unexpected hospital stay can be a big burden on a family. There are several ways hospitals can help you with your bill, but the first step is to contact the billing office which can work with you on your options. Those options include:

#### HOSPITAL FINANCIAL ASSISTANCE:

All hospitals offer financial assistance to insured and uninsured patients, which means you may be eligible for free or reduced price care.

#### PAYMENT PLANS:

If you need to pay your bill over time, the hospital may be able to help you set up a payment plan.

#### ENROLLMENT INFORMATION:

Many times, the hospital can help you find information about insurance enrollment options, and may even be able to assist you in enrolling in a plan.

### WHAT IF MY HOSPITALIZATION IS THE RESULT OF AN ACCIDENT?

If you had a non-work related accident, the hospital will ask you for information about other insurance, like car insurance.

If your accident or illness is work-related, the hospital will bill your employer's workers' compensation program. You must fill out the paperwork they need.

### WHO WILL BILL MY INSURANCE?

If you have given your correct insurance information, the hospital will be able to bill your insurance company directly.



### WHY DOES HOSPITAL CARE COST SO MUCH?

Hospitals are complex organizations that have to be prepared to respond to any emergency, 24 hours a day, 7 days a week. This means having well-trained and experienced staff ready to work at all times. It also means having the technology, building, safety equipment, utilities and back-up utilities to respond to any disaster

Emergency departments in particular have to be ready to provide complex care at a moment's notice.

Another factor is that hospitals care for patients even when they can't pay. Hospitals must provide stabilizing treatment to any person who comes to the emergency room for care. This is the right thing to do, but the cost is shared by all patients.