Healthcare billing can be a confusing process for patients and family members. Crouse Hospital is committed to providing our patients with accurate, patient-friendly billing statements, quality customer service and financial assistance when needed. We are dedicated to educating our patients about the healthcare billing process and hope this brochure will help us accomplish this goal.

Helping You Through the Billing Process

Our customer service representatives are committed to assisting you in resolving any billing questions you have. Bills will be sent to your insurance company as a courtesy to you. You will also receive notification in the mail when your insurance has been billed and every 30 days letting you know the status of your account. On occasion we may notify you and request your assistance if your insurance company does not respond to our requests for payment. We prefer to obtain payment directly from your insurance company, but we may need your help to resolve an outstanding claim.

Upon receipt of payment or denial of the claim, a bill will be sent to you indicating the amount you owe. Payment is due within 14 days. If you are unable to make payment within 14 days, please contact our customer service representatives to discuss your options. This bill will come from our business partner, who assists the hospital with collection of self-pay balances. Please note: This is not a collection agency.

If you receive a bill from us that you feel should be covered by your insurance company, first contact them directly to confirm why the claim was not paid. Your insurance company should give you an “explanation of benefits” statement (referred to as an EOB), which will detail their payment or denial of the claim. Please call our office as soon as possible to discuss these matters. We will be happy to work with you and your insurance company to resolve any billing problems you may have.

Documents to Bring to the Hospital

- All current insurance cards
- Proof of identification and address (driver’s license/photo ID)
- Social security number, including your children’s social security numbers for their visit.
- Referrals and authorizations for scheduled services.
- Co-payments and deductible amount due will be collected at registration.

To Contact Us

Business Office ............ 315-470-7331
Customer Service ............ 315-470-7320
Cashier (payment by phone) . 315-470-7746
Financial Counselors ............ 315-470-7030
Office Hours ............. 8 a.m. – 4:30 p.m.
Monday – Friday

A Patient’s Guide to Billing & Financial Assistance at Crouse Hospital
**Insurance Benefits**

When you are scheduled for a procedure, you will receive a packet of information which will include a Pass Thru registration form. By completing this form and returning it prior to your pretesting date, Crouse Hospital admitting staff will be able to verify your information in advance to reduce wait times for registration and avoid potential billing problems. If you are unable to return the packet, admitting staff will contact you to verify the necessary information in advance.

We will make every attempt to verify your benefits before your scheduled visit, but it is your responsibility to make sure that services performed will be covered by your insurance company and that all appropriate referrals and approvals have been obtained. You should contact your insurance company before your visit to confirm that your services will be covered and to determine your payment responsibility.

**Questions to ask**

*Is the service covered under my health insurance plan and under what conditions is it not covered?*

You will be responsible for non-covered services.

*Is a referral required for this service?*

If yes, your physician is responsible for sending that to your insurance company. Please bring a copy of the referral to your appointment.

*Does this service require prior authorization to be covered?*

If prior approval is required, please make sure that your physician has done so.

*Do these services need to be performed by a particular provider of services?*

You may be responsible for services that are out of network or you may incur a higher co-payment or deductible. Services outside of your insurance company’s network of providers will be your responsibility.

*What is my deductible or co-payment amount for this service?*

Patient payments are expected to be made at the time of service unless other arrangements have been made.

**Physician Billing**

Many physicians are independent contractors and are not employed by Crouse Hospital. Professional fees charged by these physicians for services provided to you will be billed by the physician separately.

Physicians that may bill you separately include:

- Primary Care Physicians
- Specialty Care Physicians
- Emergency Department Physicians
- Hospitalists
- Pathologists
- Radiologists
- Anesthesiologists

**Financial Assistance**

Crouse Hospital understands that patients may be faced with a difficult financial situation when they receive medical bills. To meet the needs of our patients, Crouse offers a Financial Assistance Program that includes a process to provide patients with assistance in applying for publicly sponsored New York State health insurance programs. We can also determine your eligibility for a Charity Care Discount.

Any patient who is a New York State resident and is uninsured or underinsured may be eligible for a Charity Care Discount if they meet certain eligibility guidelines. These guidelines are based on federal poverty level guidelines and may change every year. We will consider income, family size and other patient and family financial resources when determining the ability to pay.

The Charity Care Discount allows a patient to receive medically necessary services at no charge or reduced charge when they meet the eligibility guidelines. The Charity Care Discount is not meant to replace benefits that may be obtained from a government-supported program (Medicaid, Medicare, Child Health Plus, Family Health Plus, EPIC). Crouse Hospital may request that a patient apply for a government-support program in addition to applying for a Charity Care Discount.

Any uninsured patient at Crouse Hospital who does not meet the eligibility guidelines for a government-support program or a Charity Care Discount is eligible for a self-pay discount.

To receive a Financial Assistance Application, or if you have questions regarding our Financial Assistance Program, please contact our Financial Counseling Department at (315) 470-8765 or (315) 470-5664.

**Emergency Department Visits**

Your insurance provider may require notification of your visit to the Emergency Department within a certain timeframe. Letting your insurance provider know of this visit is your responsibility. The hospital will only notify them if you are admitted to the hospital. The co-payment amount you are required to pay may be higher than what you pay when you visit your physician’s office.

**Crouse PromptCare Visits**

Crouse PromptCare is a clinic that provides care for patients with non-life threatening medical conditions when they are unable to see their primary care physicians. You should contact your insurance carrier to verify that services provided in a clinic setting are a covered benefit or if an approval is required. Please be aware that any non-covered services are your responsibility. If your symptoms are considered to be very serious you may be advised to go to the Emergency Department. If your insurance provider will not cover services at Crouse PromptCare, you will have the option to go to the Emergency Department for treatment or pay out-of-pocket for services provided at Crouse PromptCare.