

FREQUENT QUESTIONS ABOUT BILLS & STATEMENTS

If you need additional information after reviewing this document, do not hesitate to contact the Billing Department at Southside Regional Medical Center at 888.877.5298.

Can I pay my bill online?

Yes, you may pay your hospital and certain physician bills online at www.srmconline.com.

I received a billing statement from your hospital. How do I know if my insurance company has paid its portion?

If it is not indicated on your statement, please call your insurance company directly. The insurance company's phone number is usually printed on the back of your insurance card.

When do I pay the co-payment?

Your co-payment is due at the time of registration prior to receiving services. If you are unsure of your co-pay responsibilities, please look at your insurance card, or call your insurance company directly.

What if I forget to bring my insurance information to the appointment?

You will be registered as "self-pay" during registration, which means you are responsible for paying the entire bill. If you prefer, you may call our Billing Department at 888.877.5298 to provide your insurance information or to report changes.

How does my insurance company receive the claim for health care services?

Southside Regional Medical Center will file the claim with your insurance company. To ensure prompt, proper claim processing, please verify Southside Regional Medical Center has the most current insurance information on file when you register.

What is the difference between my hospital bill and bills I may receive from the physicians that treated me during my inpatient stay in the hospital?

You may receive separate bills for services rendered from several different physicians including an ER physician (if you were admitted through the ER), a radiologist (if you received any imaging studies) a hospitalist, (if one or more was assigned to your treatment by your primary care physician) an anesthesiologist (if you had surgery) a surgeon (if you had surgery) or other physicians as appropriate.

Why are some of my bills from the hospital covered by my insurance, while others are not covered?

Coverage can change every year depending on your benefit plan. This determines whether or not a patient's bill is covered by insurance. Hospital coverage often has a deductible or out-of-pocket co-pay. Since each plan can be different, we encourage patients to carefully review their benefits with their insurance company.

Why do I receive billing statements from the hospital when I was never there?

Southside Regional Medical Center provides a wide array of medical-related services for independent clinics and physicians, as well as other hospitals.

For example, a physician or a free-standing health center may refer lab work to Southside Regional Medical Center for testing or analysis. When this occurs, the bill for the lab services will come from Southside Regional Medical Center and not the physician or health center.

My medical bills are adding up fast, and I can't afford to pay them. How can I get help?

We are committed to providing health care to all, regardless of income. For patients who live in our primary service area and do not have health insurance are eligible for discounts and payment plans.

Please call one of our financial counselors at 888.877.5298 to discuss financial assistance options. Our financial counselors can help you apply for a variety of financial assistance programs.

I received a letter stating my account has been referred to a collection agency or collection attorney. Why was this done and what should I do?

Before an account is placed with a collection agency, you will receive three billing statements from Southside Regional Medical Center advising you of your account status. You may also receive phone calls from the Southside Regional Medical Center billing office staff during the billing process.

After these steps have been taken and payment or payment arrangements have not been made, the account is then referred to a collection agency. These agencies act under the direction of Southside Regional Medical Center. Once an account is placed with an outside collection agency, we ask that you work directly with the agency to resolve the balance.

GLOSSARY OF BILLING & MEDICAL TERMS

At Southside Regional Medical Center, we realize patients are not always familiar with the terminology we use in the billing process. This list of commonly-used billing terms and their definitions is intended to help guide you through the process.

Billing Statement

Summary of patient account activity that is sent to patients updating them regarding the status of their claim.

Claim

The information billed to the insurance company for services provided to the patient.

Contractual

The difference between the insurance contracted amount and the amount of the charge.

Co-payment or Co-insurance

The fee per visit paid by the patient for healthcare services as determined by your medical insurance policy.

Deductible

The amount that the patient must pay for healthcare services before the insurance policy begins making payments. The health insurance policy sets this amount and it is usually due every calendar year or per occurrence.

EOB (Explanation of Benefits)

A detailed explanation of coverage from the insurance company for the medical services provided to the patient.

Financial Assistance

Adjustments made for qualified responsible parties, based on financial assistance applications and established financial guidelines.

Guarantor

The responsible party for paying the bill.

Managed Care

A medical delivery system that manages the quality and cost of medical services.

Medicaid

The joint federal / state program that provides health care insurance to low-income families.

Payment Arrangements

A formal payment plan set up with the Billing Department's Customer Service staff when the balance due cannot be entirely paid by the due date.

Payor

A third party entity (commercial or government) that pays medical claims.

Prior Authorization / Precertification:

A formal approval obtained from the insurance company prior to delivery of medical services. Many insurance companies require prior authorization or precertification for specific medical services.

Subscriber

The person who holds and / or is responsible for the medical insurance policy.

WHAT TO EXPECT DURING THE BILLING PROCESS AT SOUTHSIDE REGIONAL MEDICAL CENTER

Here is a simple recap of the billing process from beginning to end that will help you better understand the timeline of getting your hospital bill paid. If at any time you have questions for our billing staff, please do not hesitate to contact us at 888.877.5298.

The Billing Process

How You Can Help

You arrive at SRMC and are admitted either through the Emergency Room or through Patient Registration. We record your insurance information and collect any co-pay amounts due. (Co-payments are due at time of registration.)

During registration, you provide the most current medical insurance information, including your insurance card(s). As the patient, you come prepared to pay your deductible.

SRMC will bill your insurance company after your discharge. In the meantime, you may receive several other billing statements from physicians who treated you during your stay, i.e. radiologists, anesthesiologists, hospitalists, surgeons, etc.

Review the statement. Make sure the personal and insurance information is correct. If there are changes, please call the Billing Department at 888.877.5298.

At this stage in the billing process we are also billing your insurance company if you have coverage.

Keep your billing statements for your records. The billing statements will be helpful when reviewing the Explanation of Benefits (EOB) you receive from your insurance company.

If you have questions about your billing statement, please call our Billing Department at 888.877.5298.

We wait for payment from your insurance company. If payment is not received in a reasonable amount of time, we will contact your insurance company again.

Your insurance company may ask you to provide more information. If so, please respond quickly, and let us know the information you've provided to the insurance company so we can update our records.

The Billing Process

We may ask for your help if we have a problem processing your claim with your insurance company.

After your insurance company has made payment, we will send you a billing statement from Southside Regional Medical Center for the remaining balance, if any.

How You Can Help

We may ask you to contact your insurance company. If you do not receive an Explanation of Benefits (EOB) from your insurance company within 30 days, please contact them to find out the status of your claim.

When you receive a billing statement, please pay your bill promptly.

FINANCIAL COUNSELING

If you are worried about paying your medical bills or if you have no health insurance, we can help. Please talk to one of our financial counselors about discounts or payment plans.