



UNDERSTANDING YOUR HOSPITAL BILL

Yakima Valley Memorial Hospital is your non-profit community hospital and is committed to helping you become an empowered health care consumer. We want to help you understand your hospital bill. Following are answers to some of the most common questions about Memorial's billing practices.

We hope you find this brochure useful. If you have questions at any time, please call Business Services at:

(509) 575-8255

How much do I really owe?

Most insurance plans require patients to pay part of their hospital bill. After your insurance company has reviewed the bill and paid or denied their portion, we will bill you for your part. Your hospital statement will reflect the amount you owe.

If your insurance plan requires a co-payment, then that should be paid at the time of service. Upon confirmation of your insurance coverage, you may also be asked to pay all or a portion of your deductible at the time of service.

If you have questions about what your insurance will cover, please contact your insurance company.

If you do not have insurance, you are responsible for your hospital bill, but we may be able to help you with financial assistance.

Who will bill my insurance?

Please make sure that the hospital has your complete insurance information so that we may bill your insurance company. We need all of the information on your insurance ID card, and we may wish to make a copy of it. You are ultimately responsible for seeing that the hospital has the information that is necessary for us to be able to bill your insurance. Please provide your insurance company with the necessary information that they may ask of you so that they can promptly pay the claim.

What if I cannot pay?

The hospital has different ways to help our patients. If you need help, please call our billing office at (509) 575-8255.

The hospital may offer you a discount from regular hospital charges if you have no insurance coverage.

The hospital is able to provide free or discounted care for all or part of your hospital bills if you qualify, based on your income. Please request a Charity Care Application, fill it out completely, and promptly return it to Business Services.

If you are not able to make payment in full and don't qualify for Charity Care, the following options are available:

- Apply the balance owed to a credit card. Visa, MasterCard, Discover and American Express cards are accepted.
- Remit six equal monthly payments to satisfy the balance within six months. (A **minimum** monthly payment of \$25.00 is required).
- Memorial provides the option of extended monthly payments through Que Financial, our billing services partner. No interest is charged to our patients.

We can also help you apply for public insurance programs such as Medicaid, Basic Health, and the state's high-risk pool. These programs may help you with both your current and future health care bills.

Who else may send me a bill for services provided at Memorial?

You will receive a separate bill from your attending physician as well as any consulting physicians. In addition, certain doctors, ambulance companies, and laboratories that work with the hospital are separate businesses with their own billing procedures. If you receive a bill from any of the following service providers, you should contact the individual business about services provided and any questions that you may have about your bill:

Advanced Life Systems	509-574-8444
American Medical Response	509-453-6561
Central WA Sleep Disorders Clinic	509-452-5378
Medical Associates of Yakima	509-248-7849
Medical Center Laboratory	509-248-1831
Memorial Physicians	509-574-3353
Pediatrix Medical Group	800-243-3839
Physicians Anesthesia Association	509-972-1051
Therapeutic Radiology of Yakima	509-452-7212
Valley Imaging Partners (VIP)	509-248-6633
Yakima Chest Clinic	509-575-7653
Yakima Heart Center	509-248-7715

What if my hospitalization is the result of an accident?

If you had a non-work related accident, we will ask you for information about other insurance, like car insurance, so we can bill that insurer before billing your health care insurance or you.

If you had a work-related accident or illness, we will bill the Washington State Department of Labor and Industries, or other employer worker's compensation program. We will also provide information about your accident and health status so you can receive any time loss payments or other benefits associated with work-related incidents.

Hospital care seems so expensive. Why?

Memorial is there when you need us, 24 hours a day, 7 days a week. We are prepared to handle emergencies and trauma patients. We provide sophisticated medical services with well-trained and experienced staff. Care is provided to each person who needs it, regardless of ability to pay for the care.

I think I was billed for services I did not receive. What should I do?

Sometimes we make errors. If you have questions about something on your bill, please call our billing office for assistance.

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