IMPORTANT INFORMATION ABOUT YOUR BILL

Central Montana Hospital is committed to providing high quality patient centered healthcare. In order to continue this mission, it is essential that payment be received for services rendered. Here is important information about how Central Montana Hospital will process your bill for services rendered.

Beginning the Process

If you are scheduled for an inpatient stay or for an outpatient procedure, a representative from Central Montana Hospital will contact you regarding registration. You will be asked for demographic information, insurance information and who is directly responsible for payment of the bill. That person is known as the guarantor and may be the patient, spouse, parent or guardian. If your services were not scheduled, we will ask for this information at the hospital during the check-in process as we register you for care.

If You Have Health Insurance

Central Montana Hospital will verify your health insurance coverage before your scheduled admission or upon admission if unscheduled. Please bring your current insurance ID card with you when you present for services. If your insurance has a predetermined co-pay or deductible, please be prepared to pay that amount in full on the day of services.

If You Have Medicare

Central Montana Hospital will verify your Medicare enrollment. If you have a supplemental policy to Medicare, we will need that information also. Please have your Medicare card and your supplemental insurance card with you. Central Montana Hospital will submit your claim to Medicare and then your supplemental insurance after Medicare has paid your claim. Medicare requires that we ask you several questions each time you require services. These questions are important. It may seem like this adds time onto the check in process, but we are required by Medicare to ask these questions. Please be patient with us and provide complete and thorough responses.

If You Have No Insurance Coverage

Please call the Business Office to discuss payment arrangements. We can estimate your total charges and review the payment schedule with you. All patients without health insurance must make payment arrangements prior to a scheduled admission or outpatient procedure. A deposit against services will be expected. Central Montana Hospital participates in a Charity Care Program. Please contact the Business Office for details.

Billing and Your Insurance

Central Montana Hospital accepts most major insurance carriers. It is your responsibility to contact your insurance carrier to ensure that Central Montana Hospital is a covered facility under your plan. If your address or insurance

changes, please call us to update your records. A claim is submitted to your insurance carrier approximately 14 days after your services. When the carrier sends payment to Central Montana Hospital, you should receive an Explanation of Benefits from your insurance company that outlines what was paid based on your coverage.

If there is a balance due after your insurance has paid, Central Montana Hospital will send you a statement for that amount. Statements are mailed at the beginning of each month. You are the best representative to your insurance company. If your insurance has not paid within 60 days of service, we encourage you to call the carrier and urge timely payment for services rendered. Remember, you are ultimately responsible for your bill, so please assist us in making sure that your bill is paid.

Amounts Due

For balances less than $250, payment in full is expected within 3 months. For balances greater than $250, payment in full is expected within 10 months. If you are unable to pay in full within that time frame, please contact the Business Office to discuss payment arrangements.

Facility vs. Physician Billing

Central Montana Hospital will submit charges for hospital related services only. You will receive a separate statement for all physician services, including surgeon fees, anesthesiologist fees and physician care while you are in the hospital. If you have questions about services or bills from a doctor, please contact them directly. The Business Office at Central Montana Hospital will be able to assist you with questions relating to your hospital charges. If you require an itemized bill, please contact the Business Office.

The Business Office is open Monday through Friday from 8:00 am to 4:30 pm. If you have a question or concern, please call. We are happy to assist you.