

Patient Billing Information

Thank you for choosing Mid-Valley Hospital for your health care needs. Please take a few minutes to review the billing policies of the Hospital. We recognize that billing and insurance forms are sometimes difficult to understand. That is why our Financial Counselors in the Business Office of the Hospital are available to personally assist you. If you have questions or need help with your bill or the forms, please contact a Financial Counselor at (509) 826-1760

What a Hospital Bill Covers

The hospital bill covers the cost of your room, meals, 24-hour nursing care, laboratory work, tests, medication, therapy and the services of hospital employees. If you receive services listed below, you will be billed separately by the provider of those services:

- Surgeon (except Mid-Valley Medical Group surgeons)
- Primary Care Physician
- Consultant
- Pathologist

If you have questions about these separate bills, please call the number printed on each statement.

Prior Authorization for Treatment

For payment purposes, many insurance companies require that you get their approval before your treatment begins. If your insurance company does require pre-authorization, please obtain written approval before admission. If you are unsure about your need for authorization, please ask your insurance company.

Types of Patients and Billing Arrangements

Insured Patients

We can process the papers that are necessary to submit your insurance claim. Your policy is a contract between you and your insurance company. The hospital has no control over the provisions, exclusions, coverage or benefits. We will do everything possible to process your claim, but please remember that you are responsible for your account.

Private Pay Discount

We offer a private pay discount to our patients without insurance coverage. 30% if paid in full within the first 30 days. 20% if paid in full by the one year anniversary.

If the amount owed is more than \$1,000, you will need to contact your Financial Counselor to make payment arrangements. Payments may be made by phone, mail or paid at the office until 5 p.m.

Types of Admissions to the Hospital

Inpatient, Outpatient, Pre-Admissions

A Financial Counselor will contact you to “pre-admit” you, whenever possible.

Pre-admission will:

- Decrease the normal admission time when you enter the hospital.
- Allow a Financial Counselor to evaluate your financial needs in the event that you do not have enough insurance coverage.
- Please come prepared to pay any deductible or co-pay you may have at this time.

Elective Admissions

If your insurance does not cover your bill or only covers part of the bill we can provide estimates for elective surgeries but the patient’s individual needs will decide the actual costs. For any estimates, please contact your Financial Counselor. Your deductibles or co-pays are due a check in. Estimates are paid in advance.

Emergency Admissions

Mid-Valley Hospital will provide emergency treatment to all patients regardless of their ability to pay. If you are claiming no insurance or less than total coverage, you will need to meet with your Financial Counselor prior to discharge to find other methods of payment. Base emergency room charges do not include medication or materials.

Types of Coverage for Inpatients and Outpatients

Please identify your type of coverage and provide your Financial Counselor with the information listed. We will send your Hospital bill to the company or agency that provides your coverage. You will be responsible for any portion of the bill that is not covered.

DSHS State of Washington (Medicaid)

Present your Provider One ID card the day of your visit. Bring in all of your insurance information even if you have state coverage.

Medicare Benefits

Present your Medicare card when you register at the Hospital. Medicare will require that you pay a portion of the bill. Bring in all other insurance information.

Preferred Provider Insurance Contracts

Bring your insurance identification card to the Hospital.

Worker’s Compensation

Bring your claim form from your employer which will include:

- Employer’s Name
- Employer’s Address
- Worker’s Compensation Carrier Address
- Worker’s Compensation Claim Number

Indian Health Service

For inpatient services, same day surgery, or observation, you are required to apply for Public Assistance to cover your bill. If you are qualified for Public Assistance, the Indian Health Service may pay the deductible (balance due). You can get DSHS applications at the Hospital and your Financial Counselor can help you fill out the forms. Regardless of priority status you must notify Indian Health Service. If you have been issued a PO, bring the number with you. During any priority status you may qualify for benefits however your bill may not be paid due to lack of resources. The bill is your responsibility.

Government Funded Programs

You must have written authorization from the program that covers the service you need.

Other Insurances Requiring Submittal of Claims

We will mail you a detailed list of the services you received from Mid-Valley Hospital upon request. Send this information with the claim form that you submit to your insurance company. We allow 30 days after billing for your insurance company to provide payment for services to the Hospital.

Your Billing Statement

The Hospital or designated billing authority will bill for inpatient and outpatient services balance. We will mail you a detailed list of the services you received from Mid-Valley Hospital upon request. If you have more than one account or would like to combine a family members account please contact the business office.

Delinquent (Past Due) Accounts

Patients' accounts become delinquent 120 days after billing or insurance denial. Patients will receive a Final Notice requiring the account be brought current or paid in full. If delinquent the account will be considered for referral to an outside agency for collection immediately.

Criteria for Healthcare Assistance Program

Mid-Valley Hospital assumes its share of responsibility in meeting the needs of medically indigent patients – those with no or not enough financial resources to pay for needed care. The Healthcare Assistance Program is only available after other financial resources have been used. Assistance will be granted, regardless of race, color, sex, religion, age, marital status, national origin, or the presence of any sensory, mental or physical handicap, provided the patient meets the eligibility criteria. Please contact our Financial Counselor for an application form.

We Are Here to Assist You

Please let us know how we can assist you in making the billing process as easy as possible. We are here to answer your questions and help you throughout the payment process. Contact our Financial Counselors in the Business Office of Mid-Valley Hospital at 509-861-2440.