IMPORTANT INFORMATION REGARDING USE AND LIMITATIONS OF THIS FEE SCHEDULE

(an Excel format fee schedule is immediately below these instructions)

- 1. To obtain the most accurate estimate of patient out of pocket costs, it strongly recommended that patients contact their insurer to request an estimate or the Valley Health Patient Estimates Department at 540-536-8988 or through the Valley Health Patient Estimates Web Form located online at: <u>Valleyhealthlink.com > Patients & Visitors > Patient Estimates</u>. To obtain the most accurate estimate possible, the patient's insurance information, if any, as well as a specific description of the service requested, preferably a physician's order, are necessary.
- The charges listed in Valley Health's fee schedules do not represent the actual cost for which the insurance and/or patient may be responsible,
- 3. Actual cost to the insurer and/or patient, as well as the out-of-pocket (OOP) amount for which a patient will be directly responsible, are determined by several factors and are not in the exclusive control of Valley Health, including, but not limited to:
- a. The payment methodology applied by the patient's insurance, which may include commercial health insurance, automobile insurance, workers compensation insurance, or government health insurance coverage, e.g. such as Medicare, Medicaid, or Veterans Administration, etc.
- b. These insurance payment methodologies, including the prospective payment methodologies applied by Medicare and Medicaid, frequently are not directly related to fee schedules charges or a percentage charges,
- c. The patient's level of coverage, particular insurance plan (e.g. HMO, PPO, etc.), network participation status of each provider, and the patient's currently outstanding benefits within the patient's plan benefit package, including co-pays, co-insurance, remaining deductible, and OOP maximum,
- d. The most appropriate services, as determined by the patient's treating and/or referring physician(s) at the time they receive the services, and acknowledging that the patient's actual medical need, as determined be the treating physician at the time of service, may be substantially different than the anticipated medical need prior to provision of the medical treatment or services.
- e. Although estimates are available through Valley Health for most scheduled service, the nature of healthcare, including the factors described in 2.d. above, dictates that the appropriate level of care, and thus patient OOP cost of that care, frequently cannot be accurately determined until the care has actually been provided.
- f. The actual cost for which the insurance and/or patient may be responsible are often, although not always, significantly less than the total charges posted to a patient's account, and thus, estimating payer cost or patient OOP responsibility using a fee schedule alone will not produce an accurate estimate.
- g. Patients with no insurance coverage are eligible for a minimum of a 30% discount off of posted charges at Valley Health; however, depending on the type of services received, timing of payment, and patient's financial need, pre-payment discounts, prompt-payment discounts, packaged pricing, as well as financial assistance may be available to further lower an uninsured patient's actual OOP expenses.

BY DOWNLOADING AND ACCESSING THIS FEE SCHEDULE, YOU ARE ACKNOWLEDGING THE FOLLOWING:

- > I have read and am aware of the above information, the contextual limitations of the Valley Health Fee Schedules, and recognize that the Valley Health Fee Schedules cannot be used as a single source for determining actual cost to any payer, including insurers, employers, or patient out-of-pocket responsibility, and if such single service determination is attempted, the information will be out-of-context and therefore, incomplete and inaccurate.
- > If I am a non-patient, third-party, I acknowledge that I have read and am aware of the above information, the contextual limitations of the Valley Health Fee Schedules, and recognize that the Valley Health Fee Schedules cannot be used as a single source for determining actual cost to any payer, including insurers, employers, or patient out-of-pocket responsibility, and if such single service determination is attempted, the information will be out-of-context and therefore, incomplete and inaccurate. I further acknowledge that if I or my organization republish, post online, or otherwise re-communicate this information to another party and hold-out these fee schedules to the sole determining factor in establishing payer cost or patient out-of-pocket responsibility, without providing the contextual limitations described above, I risk misleading the consumers of such information due to the limitations detailed in this disclaimer. If my or my organization's intent is to aid a payer or patient in determining actual payer cost or patient out-of-pocket responsibility, I acknowledge that this intent is most accurately and effectively achieved by recommending that such individuals contact their insurer or the Valley Health Patient Estimates Department at 540-536-8988 or through the Valley Health Patient Estimates web form located online at:

 Visitors > Patient Estimates.