

## Process for Patient Requests for Pricing and Out of Pocket Estimates

Effective Date October 1, 2014

- I. Purpose. This policy allows the public to view Centegra Health System Hospital's standard charges in compliance with the Affordable Care Act, Section 2718(e) of the Public Health Service Act. It is intended to promote transparency for patients to understand their potential financial liability for services obtained at our hospital and to allow comparison for similar services across hospitals.

However, hospital charge masters are lengthy and complex documents and do not provide information at a level conducive for this purpose. Therefore, additional information, as outlined below, will be provided to patients seeking price estimates.

- II. Definitions. Hospital charges are the amounts set before any discounts. Hospitals are required by the federal government to utilize uniform charges as the starting point for all bills.

Charges are based on what type of care was provided and can differ from patient to patient for the same service depending on any complications or different treatment provided due to the patient's health. Therefore, actual charges for a specific patient will differ from the listed standard charges.

- III. Estimates/Financial Assistance. Many patients that will seek hospital charge information are interested in knowing what their out-of-pocket financial responsibility will be. Those with health insurance can also contact their health plan for specific financial obligations. Those without health insurance will be provided information related to the hospital's financial assistance policy, the Hospital Uninsured Patient Discount Act and any other discounts (e.g. prompt pay) that could be applied. Both insured and uninsured patients can contact the Centegra PriceLine for pricing and out of pocket information.

Requests for specific price estimates should be directed to the Centegra PriceLine for further assistance. The Centegra PriceLine can be contacted by calling: 815-759-4308.

- IV. Handout Provided. The attached document may be provided to all requesting access to the hospital's standard charges. (Additional references to assist patients include HFMA's [Understanding Healthcare Prices: A Consumer Guide](#)).
- V. Time/Location to View Charges. The public may set up an appointment to speak with an Associate or view information about pricing and out of pocket estimates by calling 815-759-4308. In person appointments will be available Monday through Friday 10am to 2pm at the following location: Centegra Specialty Hospital, Woodstock, IL. A designated representative from our Financial Clearance Center will be available by appointment only during these hours to assist the public in accessing the information. Appointments are required in advance.
- VI. Pricing and out of pocket information will be provided in several formats including; Patient Payment Estimator (Total Pricing and out of pocket estimates), average prices by MSDRG, average prices by principle procedure code as well as a listing of the detailed charge master prices. Format will be read only format.

### Handout - Request to View Hospital Standard Charges

- These charges represent the standard charges for diagnosis-related groups. The charge is for care without complications. Actual charges may be different for specific patients due to medical condition, length of time spent in surgery or recovery, necessary specific equipment, supplies or medication, complications requiring unanticipated procedures or other treatment ordered by the physician.
- If a patient has health insurance, significant discounts have already been obtained by the insurance company and the patient only needs to pay the non-covered amounts, out of pocket, deductible, copay and/or coinsurance. Patients should contact their health plan directly for their specific financial obligations that aren't reimbursed by insurance.
- If a patient does not have health insurance, significant discounts are available that could result in either the care being free or at a greatly reduced price.
- Contacting the Centegra PriceLine at 815-759-4308 will help determine what the patient expected out of pocket responsibility will be as well as discuss possible discounts which may apply.
- The information provided for your procedure is a hospital estimate and is not a guarantee of final billed charges. Hospital estimates are based on averages, and may vary based on the patient's medical condition, unknown circumstances or complications, final diagnosis and recommended treatment ordered by your physician.
- Professional fees, such as physician, radiologists, anesthesiologist, and pathologist fees are not included in this estimate.
- Patients will likely receive separate bills for the physicians and other professionals who provided treatment.
- An important component for choosing a health care provider is determining quality of care. Your doctor can be a helpful resource in choosing where to obtain care. Further Medicare hospital-specific quality outcome measures are located on [Hospital Compare](#).
- A helpful document for further information regarding hospital prices is the Healthcare Financial Management Association's [Understanding Healthcare Prices: A Consumer Guide](#).
- To compare hospital median charges for nearly 50 major diagnoses, quality and patient satisfaction metrics in Illinois, go to the [Illinois Hospital Report Card](#) website.