

THANK YOU FOR CHOOSING
QUEEN OF THE VALLEY
MEDICAL CENTER.
WE EXPECT THAT YOU
EXPERIENCED THE VALUES
WE LIVE BY: DIGNITY,
SERVICE, EXCELLENCE
AND JUSTICE.


*Each encounter with Queen of the Valley
Medical Center has associated charges
generated by both the physician and the
Medical Center. You should expect to see
multiple bills for each encounter.
For example, if you visited the Emergency
Room, you will receive a bill from the
Emergency Room physician and a bill from
Queen of the Valley Medical Center.*

BILLING GROUP PHONE LIST

Emergency Room Group (Physician Bill)
800-665-5712
Anesthesia Group (Physician Bill)
707-255-7676/ 800-660-7983
Radiology Medical Group (Physician Bill)
800-374-4280
EKG Billing Group (Physician Bill)
800-554-1986/925-753-1986
Pathology Medical (Physician Bill)
800-718-9500
Napa Valley Women's Health Clinic
(Physician Bill)
707-251-1850
Queen of the Valley Medical Center
(Hospital Bills)
707-257-4095

INSURANCE PLAN PHONE LIST

Aetna
800-233-7033 www.aetna.com
County Medical Services Program (CMSP)
800-670-6133 www.cmspcounties.org
United Healthcare
866-844-4864 www.myuhc.com
Queen of the Valley Health Plan
800-397-6348
Blue Shield of California PPO
800-343-1691 www.blueshieldca.com
Blue Cross PPO
800-251-5013 www.bluecrossca.com
Kaiser Permanente
800-464-4000 www.members.kp.org

Queen of the Valley
Medical Center 
ST. JOSEPH
HEALTH SYSTEM
A Ministry of the
Sisters of St. Joseph
of Orange


1000 Trancas St.
Napa, CA 94558
www.thequeen.org

QV116-405

Understanding Hospital Bills and Health Insurance Claims

PROCESS • TIPS • RESOURCES



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FREQUENTLY ASKED QUESTIONS

Where do I call to get information about my bill?

Remember, there will be separate bills for the same visit. For example, if you come in to the Emergency Room for a broken bone, you will see the nurse to take your blood pressure and heart rate, doctor to confirm your problem and order an x-ray, a radiology tech to take the x-ray and a radiologist (physician) to interpret your x-ray and identify what's broken. You will also have a tech place a cast on your arm.

The Medical Center will charge you for all of the services provided not related to the physician, for example the supplies, the medicine and nursing. That bill will be charged by Queen of the Valley Medical Center. You will also receive a bill from the Emergency Room physician and a bill from the radiologist. If you need to call about any of your bills, please review your bill to verify the date of service and the phone number to help determine which office to call. A list of numbers for your reference is on the back page in case you need it. At Queen of the Valley Medical Center, we understand this can be a confusing process, but we want to make sure you have the resources at your disposal.

[Billing Group Phone List — On Back](#)

Tips for Medicare Recipients

If you are Medicare-eligible and are scheduled for outpatient services, please bring your physician's order and diagnosis with you, or be sure that your physician has faxed it to the hospital prior to your arrival. If Medicare does not cover the services ordered, you may be asked to sign a Medicare Advance Beneficiary Notice (ABN) to signify that you have been informed of your payment responsibility. If you have questions about benefits or patient deductibles/coinsurance, please call 800-MEDICARE OR 800-633-4227.

How do I know if Queen of the Valley Medical Center or my doctor is contracted (in-network) with my health plan?

To receive full insurance benefits, some health plans require patients to receive services at an "In-Network" or "Participating Provider" Medical Center. If you choose to come to Queen of the Valley Medical Center and we are not a contracted provider and thus are "Out of Network," you may be responsible for the bill. Please call your health plan to verify its requirements and to be sure Queen of the Valley Medical Center is "In-Network" prior to your visit. You should also call your insurance if you have questions about your Explanation of Benefits, which describes how much your insurance paid the Medical Center and how much you will owe as a deductible/coinsurance.

[Insurance Phone List — On Back](#)

When calling your insurance plan, you should have your bill, your card and your Explanation of Benefits to speed up processing. If your insurance plan is not listed on this abbreviated phone list, please take your insurance card out of your wallet, review the card for a Member Services/Customer Service/Benefit Verification phone number and proceed to call the insurance company. The number is usually located on the back of your insurance card, but some insurance companies place it on the front of the card.

How can I be sure my health plan will pay my medical bills?

Some health plans require that inpatient and some outpatient (e.g. elective surgery, ct scans, MRI, etc.) services be pre-certified or authorized prior to your visit. If your visit is not an emergency, we encourage you to review and understand the insurance card and benefit documents your health plan or employer has provided you. (On Elective procedures you should talk to your doctor's office and your health plan about coverage.) Please discuss any insurance eligibility or payment concerns with an associate at the time of registration or with a financial counselor by calling 707-257-4054 as soon as possible.



Why are my charges so high?

Each year we perform an audit of our charges and use an industry expert to give recommendations on our charges. This industry expert compares our charges to other health care providers in our region and extends out to a national view of charges. Our goal at Queen of the Valley Medical Center is to provide excellent service and expert care by verifying charges are in line with the market. If you have any questions about charges, **you need to have your bill before you call the office and identify if your question is on the Hospital Bill or the Physician Bill.** Once you have identified which charges you don't understand, feel free to call the number on the bill or the numbers listed in this brochure. To request an itemized bill for hospital services please call Queen of the Valley Medical Center's Customer Service at 707-257-4095.

Why am I getting a bill? Have you billed my insurance?

Sometimes insurance companies delay payment for a several reasons, one of which includes requests for additional information. If we have not received payments for our claims within 30 days, the system automatically generates a statement to inform you of the status. Occasionally, we will need your help in obtaining specifics around the reason your insurance company has not paid. It is for that reason you sometimes see a bill with no amount due and a request for you to contact your insurance company. You will see a summary that includes insurance payments, insurance adjustments (contracted discounts) and Amount Due. If you see a dollar amount next to Amount Due, this is the portion that you are responsible for and requires your attention. If you feel the amount your insurance company has paid was incorrect, we recommend you call your insurance company for a follow-up on the patient balance. Feel free to call us for additional information.