

A Guide to Healthcare Billing



Making sense of healthcare billing

Healthcare billing can be a very confusing process for patients and their families, especially during times of illness.

We are committed to providing our patients with

accurate,

patient-friendly

billing statements,

quality customer

service, and

financial assistance

when needed.

Educating our

patients about

the healthcare billing process is the goal

of this brochure. We hope this assists you

and we look forward to your comments

and suggestions.



Helping You Through the Billing Process

Our customer service representatives are committed to assisting you in resolving any billing questions and concerns you may have. Bills will be submitted to your insurance company as a courtesy to you.

Upon receipt of payment or denial of the claim, a bill will be sent to you indicating the amount you owe. Prompt payment of the patient amount due is appreciated.

On occasion, we may notify you and request your assistance when your insurance company has failed to respond to our requests for payment. We prefer to obtain payment directly from your insurance company, but your assistance may be required to resolve an outstanding claim.

If you receive a bill from us that you feel should be covered by your insurance company, first contact them directly to confirm why the claim was not paid. Your insurance company should supply you with an “explanation of benefits” which will detail their payment or denial of the claim. We will be more than happy to work with you and your insurance company to resolve any billing problems you may encounter. Please contact our office immediately to discuss these matters.



Insurance Benefits

Shore Health System will attempt to contact patients when services are scheduled to verify demographic and insurance information in advance. This “pre-registration” process will reduce wait times for registration and will avoid potential billing problems. Thank you for assisting our staff when they contact you.

We will make every attempt to verify your benefits before your scheduled visit, but it is your responsibility to ensure that services performed will be covered by your insurance company and that all appropriate referrals and authorizations have been obtained by you or your physician. **You should contact your insurance company prior to your visit to ensure your services will be covered and to determine your payment responsibility. Please confirm the following:**

Is the service covered under my health insurance plan, and under what conditions is it not covered?

You will be responsible for non-covered services.

Is a referral required for this service?

If yes, your physician is responsible for sending that to your insurance company. **Please bring a copy of the referral to your appointment.**

Does this service require prior authorization to be covered?

If prior authorization is required, please ensure that your physician has done so.

Must these services be performed by a particular provider of service?

You may be liable for services that are out of network, or you may incur a higher co-payment

We're here to help you.

or deductible amount. **Services outside of the insurance company's network of providers will be your responsibility.**

What is my deductible or co-payment amount for this service?

Patient responsibility payments are expected to be made at the time of service unless other arrangements have been made.

Emergency Department Visits

Your insurance provider may require notification of your visit to the Emergency Departments within a specified timeframe. **Notifying your insurance provider of this visit will be your responsibility.**

The hospital will only notify them if you are admitted to the hospital. You may also need to notify your physician of any visits to the Emergency Department. The co-payment amount you are required to pay may be higher for an Emergency Department visit than what you pay when you visit your physician's office. All services performed in the Emergency Department, including those in the "Express Care" location, are considered emergency room services by insurance carriers, and will be billed the emergency room co-payment, NOT an "urgent care" or "physician" co-payment amount. Please check with your insurance provider to verify the amount that you may owe for this visit.

You will get multiple bills for your visit to the Emergency Department. The physicians in our Emergency Department will bill you for their professional services. The hospital will bill you for the hospital charges and any tests performed during your visit.

Physician bills will be sent by **Eastern Shore Emergency Medicine**. Billing inquiries can be directed to **877-877-4642**.

Financial assistance

Shore Health System understands that patients may be faced with a difficult financial situation when they incur medical bills that are not covered by insurance. We encourage every patient and family to pursue all available programs that may be offered through the local Departments of Social Services. There are many programs that you and your family may be eligible for, including pharmacy coverage and children's programs, even if your income may be above state guidelines.

Shore Health System can offer financial assistance to our patients who are denied state assistance. Please speak with a Financial Services Representative to determine if you may be eligible for either full or discounted services under this program. You may also contact our **Financial Assistance Coordinator** at 800-876-3364, ext. 8619 for further information. Our financial aid programs will only apply to your hospital bills, and again, we encourage you to contact the Department of Social Services for assistance in paying all your medical bills.

We may reschedule or delay non-emergency services until financial assistance or payment arrangements have been made. Please contact our office immediately to discuss the options that may be available to you.

Documents You Must Bring to Your Visit

- *All current insurance cards*
- *Proof of identification and address (driver's license)*
- *Social security numbers, including your children's social security numbers for their visit*

Your service may be delayed or rescheduled if you do not

If payment arrangements need to be made, please contact our business office. Partial payments on the balance due will not discontinue collection efforts for the full outstanding balance. A formal agreement must be made with the hospital to avoid collection efforts.



Physician Billing

Shore Health System will submit a bill to you for our facility charges and/or the “technical” portion of the services. Your physician, surgeon, anesthesiologist, pathologist, radiologist, cardiologist, and Emergency Department physician will bill you separately for their professional services. Please contact them directly with your billing questions. Listed below are the most frequently requested numbers for local physician groups.

Eastern Shore Emergency Medicine	877-877-4642
Delmarva Radiology	410-820-0145
Chesapeake Pathology	800-492-5153
Tidewater Anesthesia	410-819-0710

- *Referrals and authorizations for scheduled services*
- *Written orders from your physician for the services to be performed*
- *Co-payments and deductible amount due will be collected at registration*

Do not have the required documentation on the date of your visit.

We welcome any comments or suggestions on how we can better assist you and make this process as “patient friendly” as we can.

Should you have a billing issue or concern that you have been unable to resolve to your satisfaction, please contact the Patient Financial Services management staff at Shore Health System to assist you in resolving these matters.

Patient Financial Services

Manager	410-822-1000 or 410-228-5511, ext. 8656
Director	410-822-1000 or 410-228-5511, ext. 8605
Patient Advocate	410-822-1000 or 410-228-5511, ext. 5828

Business Office

Office Phone	410-822-1000 or 410-228-5511, ext. 1024 800-876-3364
Office Hours	8:00 am - 4:30 pm Monday - Friday
Office Location	29515 Canvasback Drive Easton, MD 21601
Email inquiries:	shsbilling@shorehealth.org

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choosing Shore Health
System for your
healthcare needs.*



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