

As a Bon Secours patient, you are responsible for the cost of services received at our facilities. When health insurance information is made available, Bon Secours will bill your insurance company for services provided. To help you pay your portion of the bill, Bon Secours now offers a variety of payment methods.

PHYSICIAN BILLING

Professional services provided to you by a physician will be billed separately and apart from the fees charged by the hospital. If you receive a bill from the physician and have questions, please call the number listed on that bill.

Physicians who may bill you separately include:

- Emergency Department Physicians
- Family Physicians
- Pathologists
- Cardiologists
- Radiologists
- Neonatologists
- Hospitalists

MISSION STATEMENT

The Mission of Bon Secours Health System is to bring compassion to health care and to be *good help* to those in need, especially the poor and dying.

As a System of caregivers, we commit ourselves to help bring people and communities to health and wholeness as part of the healing ministry of Jesus Christ and the Catholic Church.



BON SECOURS HEALTH SYSTEMS

CONSIDER YOUR OPTIONS:

Paying your hospital bills has never been easier!



BON SECOURS HEALTH SYSTEMS

Prompt-Pay Savings

You may deduct 10% of the patient portion of this bill if you pay within 30 days of the bill date. **Please note that you are responsible for deducting the prompt pay discount at the time of payment.** If you are unsure of the discount amount, please call our customer service line. If you do not deduct the 10% prompt pay discount at the time of payment, no credit or deduction will be made. *Maryland Customers: Please contact the Customer Service Center for approved discount information. The State of Maryland regulates the discount of healthcare services.*

Monthly Pay Plan

(This plan requires a call and approval from our Customer Service Center.)

Pay the balance of your bill within eight months, at \$50 per month or more, using either the check debit option or automatic credit card payment. *Be sure to contact the Customer Service Center if your checking or credit card account information changes.*

Loan Programs

Retail Installment Contract. We will assist you in obtaining a low-cost loan through an independent finance company if you are not able to pay your bill in eight months. Bon Secours will approve your loan without embarrassing questions.

Single Payment

Should you choose to wait to pay your bill until after your insurance company has paid its portion, your balance is due within 30 days of receiving notice. However, an account may not exceed 75 days from the date of billing the insurance company.

Financially Unable

Financial counselors are available to assist you in applying for government-sponsored financial assistance or for the Bon Secours Financial Assistance Program.

Cost of Collections

You will be responsible for any unpaid balance plus reasonable costs of collection, including attorney fees.

Accuracy is Key

Bon Secours has a qualified staff of nurse auditors to monitor and assure accuracy of our hospital bills. In addition, insurance companies and Health Maintenance Organizations (HMOs) routinely perform reviews of our hospital claims. With these and other processes in place, we are confident that we provide the highest degree of accuracy in our patient billing. If a billing error occurs please contact our support center immediately.

Uninsured

Bon Secours Health System responds to our community's health needs by providing the highest quality of care. At the same time, we recognize the cost of health care can be a significant, unexpected expense for our customers. To help offset these costs to our uninsured patients and their families, we are providing a Community Service Adjustment.

(Flat-rate and cosmetic procedures excluded)

PLEASE BE AWARE

Health Maintenance Organizations (HMOs) and Preferred Provider Organizations (PPOs) often require a referral or certification prior to admission or outpatient registration. Without a proper referral or certification, the hospital claim could be denied by the HMO or PPO. You may be responsible for 100 percent of the bill.

YOUR INSURANCE CLAIMS

- You are responsible for providing insurance information at the time of admission or outpatient registration.
- Contact your insurance company if payment has not been made within 45 days.
- You should receive an Explanation of Benefits (EOB) from your insurance company indicating how much the insurance company paid and how much you owe. Contact your insurance company if you do not receive an EOB within six weeks from the date of service.

FOR HELP AND INFORMATION

Bon Secours is available to assist you and your family with payment options. Our Customer Service Center will help with all billing inquiries, including *payments by phone* with a credit card or automatic checking account withdrawal. Or, walk in and meet with a financial counselor at any of our hospitals.



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