

Understanding Your Medical Bills



CEDARS-SINAI®

Healthcare billing can be complex for a variety of reasons, including regulatory requirements. We want to help you better understand your charges and the billing process from the beginning.

Most people will receive one or more patient bills, and this brochure can help you understand them. For more information, contact Patient Financial Services:

323-866-8600 or
toll-free 866-803-1777

Monday-Friday, 9-11:45 a.m.
and 1-4:45 p.m. Pacific time
patient.billing@cshs.org
cedars-sinai.edu/business

INITIAL HOSPITAL ACCOUNT COMMUNICATION

If you provided us with your insurance information when you registered, Cedars-Sinai will submit an insurance claim for your medical expenses. At the same time, we will send you a letter that will provide a summary of the hospital's discounted charges, documentation of payments received and information on payments pending with your insurance provider.

In the majority of cases, no payment from you is required upon receipt of your initial communication letter, and your insurance provider likely will pay the claim within 45 days. If the payment is not received within that time period, we may ask for your assistance in obtaining payment from your insurance provider. If you do not owe a balance, there will not be a payment stub attached to the communication.

If you do not have health insurance, you will receive an initial patient communication that in most cases will include a discount of charges that is similar to what we offer our contracted insurance companies. You may have a balance due upon receiving this first communication, in which case a payment stub will be included at the bottom. Those who are not able to pay the full balance should contact us to discuss payment options.

Your initial patient communication will look very similar to follow-up bills. See the sample for details on how to read your statement.

GUARANTOR STATEMENT

What you owe and account activity

Once your insurance provider has processed your claim, Cedars-Sinai will send you a bill for your patient responsibility. This bill shows your discount if applicable, the amount paid by your insurance provider and the remaining balance owed by you. This balance should match the amount indicated on the explanation of benefits you may have received from your insurance provider.

If you do not have insurance, or if your insurance provider does not pay the claim, Cedars-Sinai may seek payment from you for the balance, which may include discounted actual charges.

When you receive a bill with a balance due, please detach the payment stub and return it with your personal check or credit card information in the envelope provided. Cedars-Sinai accepts Visa, MasterCard, Discover and American Express. Payment is due on the date indicated on the statement.

ITEMIZED BILLS

At your request, we are happy to provide an itemized list of charges.

Call 323-866-8600 or toll-free 866-803-1777

Monday-Friday, 9-11:45 a.m. and 1-4:45 p.m. Pacific time

MANAGE YOUR BILLS ONLINE

You can use the Cedars-Sinai Online Business Office to handle your hospital and physician bills from home, work or any computer, tablet or smartphone connected to the Internet. Enrollment is easy, private, secure and free. Visit cedars-sinai.edu/business to get started.

You will need your Cedars-Sinai guarantor number (see C on the sample bill), the last four digits of your guarantor Social Security number and a valid email address.

The Online Business Office allows you to make payments and check the status of your account.

IMPORTANT INFORMATION ON YOUR BILL

- A. Contact Information:** Provides the link for our website where you can make a payment, as well as a telephone number you can use to pay by phone. Also includes an address for written correspondence.
- B. Guarantor Name:** Identifies the person financially responsible for charges.
- C. Guarantor Number:** Use this unique identifier when referencing your account online or with Cedars-Sinai Patient Financial Services.
- D. Guarantor Account Summary:** A snapshot of balance due.
- E. Amount Now Due:** The amount indicated is your responsibility to pay. The total is based on actual charges minus any payments received from you or your insurance provider.
- F. Customer Care:** Contact information and hours of operation.
- G. Bulletin:** Important messages in regard to your account or general billing changes.
- H. Payment Coupon:** Will be included only if a payment is due from you.

Not shown: Subsequent pages on your patient bill will provide a more detailed account of the services provided to you. There is also information about financial assistance and physician services, as well as a form to change your contact or insurance information.

POSSIBLE ADDITIONAL BILLS FOR PHYSICIAN SERVICES

Your Cedars-Sinai statement includes billing for medical center services and for services provided by physicians who are part of the Cedars-Sinai Emergency Department, faculty physicians at Cedars-Sinai and physicians in the Cedars-Sinai Medical Network. The Medical Network includes the Cedars-Sinai Medical Group, California Heart Center, Inpatient Specialty Program (hospitalists), Los Angeles Cardiology Associates, Tower Hematology/Oncology Medical Group, The Angeles Clinic and Research Institute, Santa Monica Orthopaedic and Sports Medicine Group, Kerlan-Jobe Orthopaedic Clinic, Valley Internal Medicine and Nephrology Medical Group, Beverly Pathology Inc., Santa Monica GI Medical Group and Access Medical Group.

Physicians who are not members of the groups listed above will bill you separately. These physicians may or may not be part of your insurance company's network providers.

General Anesthesia Specialists Partnership
phone 213-637-3700 fax 213-639-0790

Cedars-Sinai Imaging and MRI
phone 800-303-3044 fax 818-879-8272

WAYS WE CAN HELP

As part of our mission, Cedars-Sinai is committed to providing affordable, quality healthcare and to treating all patients with dignity, compassion and respect.

We provide significant service discounts for most of our patients, either through negotiated rates with their health insurance providers or directly to uninsured patients. For our patients who are unable to pay for all or part of the services provided at Cedars-Sinai, we offer a variety of financial programs based on need. We also offer payment plan options.

These financial programs are designed to balance a patient's need for financial assistance with Cedars-Sinai's responsibility to maintain its financial viability so that it may continue to serve the community.

OPTIONS

Governmental Programs

Cedars-Sinai participates in several assistance programs, such as Medi-Cal, Trauma and Victims of Crime. We use the services of an outside organization to help patients with financial need identify eligibility for these programs. For more information regarding these programs, contact the Patient Financial Advocate Department at 310-423-5071.

Cash Discounts

Cedars-Sinai provides a significant discount for many uninsured patients and those who choose to pay for services directly out of pocket. The amount of this discount is similar to what is offered to contracted insurance providers, and it may be included automatically in the first statement you receive. If you are planning to receive inpatient or outpatient services at Cedars-Sinai, you may wish to call the Patient Financial Advocate Department at 310-423-5071 for information about hospital discounts. Please contact your physician's office for any professional discounts.

Financial Assistance Program

Patients who need help in meeting their financial obligations for healthcare received at Cedars-Sinai may apply for financial assistance. Financial assistance is based on a patient's income and ability to pay. This requires completion of financial disclosure forms and a screening process to determine eligibility for the program. For details and assistance, contact Patient Financial Services at 323-866-8600 or toll-free at 866-803-1777. The fax number is 323-866-3077.

Cash Packages

Cash package pricing is available for select services. Packages include a substantial discount from standard charges, but require payment in full prior to receiving services. In most cases, cash packages cover the hospital and anesthesiologist fees for outpatient procedures that are not covered by insurance programs, or for uninsured patients. Insurance claim forms will not be provided. If you would like information on hospital cash packages, call the Patient Financial Advocate Department at 310-423-5071. Please contact your physician's office for any professional cash package pricing.

Patient Financial Services

Walk-in Office

Cedars-Sinai

8700 Beverly Blvd.

South Tower, Room 1740

Los Angeles, CA 90048

Phone: 310-423-5071

Hours: Monday-Friday, 8 a.m.-4:30 p.m. Pacific time

Customer Service

Phone: 323-866-8600 or toll-free 866-803-1777

Fax: 323-866-8685

Hours: Monday-Friday, 9-11:45 a.m. and 1-4:45 p.m. Pacific time

cedars-sinai.edu/business

For information on other healthcare services at Cedars-Sinai, call 1-800-CEDARS-1 (1-800-233-2771), 24 hours a day, seven days a week.



CEDARS-SINAI®