

## BILLING AND PAYMENT POLICIES

Lake Butler Hospital will provide care without discrimination for emergency medical conditions regardless of patient's ability to pay and will adhere to the hospital's debt collection practices policy.

There is no doubt that health insurance benefit plans are confusing. Most plans do not provide 100% coverage for a hospital bill. Each plan has its own set of rules, exclusions and services that are not covered.

It is your responsibility to be familiar with your specific benefit plan. If you are unsure of your coverage for a particular medical procedure or test, you should call the customer service telephone number on your insurance card before scheduling the procedure.

Your health insurance policy is a contract between you and your insurance company. As a service to you, Lake Butler Hospital will send a claim to your health insurance company. By working together, we can minimize misunderstandings, payment delays and billing costs. However, **you are responsible for any charges not covered by your benefit plan.**

Once your insurance company notifies you of your patient responsibility portion, if payment arrangements were not made at the time of service, please call our Patient Accounts Department to make payment arrangements at (386) 496-9200.

**Advance Estimates:** If at any time prior to or during your admission, you are interested in receiving a written or electronic advanced estimate of the Hospital's charges for the services you need, please access our website at [www.lakebutlerhospital.com](http://www.lakebutlerhospital.com) and complete the Estimate Request Form or contact our Patient Accounts Department at (386) 496-9200. We will need to know as much information as possible about the services you are interested in receiving, such as, if you are expected to be admitted for treatment overnight, or if you are expected to be treated on an outpatient basis. We have a full copy of the hospital's charges available for you to review in our Patient Access Department, which you can request to review at any time, before or during your registration. You may access our website at [www.lakebutlerhospital.com](http://www.lakebutlerhospital.com) to review a summary of the most frequently requested and utilized services and their charges for your convenience.

Once we receive a request for an advanced estimate, we will review your request against the hospital's charges and historical data to provide as close an estimate as possible for your requested services. Due to the many complexities in hospital charge structures, the exact charges for your services may not match those of other patients due to unforeseen complications, additional diagnostic tests or procedures that may be specific to your care, or non-hospital related charges, any of which may change the ultimate cost of the services provided. In light of this fact, please understand that the advanced estimate provided may not

match exactly with the amount included in your final billing and that Lake Butler Hospital shall not be liable for any inaccuracies. We assure you that our advanced estimate will be as accurate as possible considering the information you provided to us in advance of your services.

**Prior Authorization/Pre-certification:** Depending on your plan, you may be required to get approval (prior authorization/pre-certification) **before** you receive hospital services. Even in a life-threatening situation, your benefit plan may require you to contact them within 24 hours of receiving hospital care. We will assist you in this notification process, but if you don't obtain approval from your insurance company, you are responsible for paying for your hospital care. Also, obtaining approval does not guarantee that the cost of the service is completely covered by your benefit plan. You will still be responsible for any charges not covered by your benefit plan.

Some insurance companies that are contracted with Lake Butler Hospital have established "usual, customary, and reasonable" (UCR) maximum dollar amounts they will pay for certain procedures. Any amount of money the insurance company will not pay because it exceeds the UCR amount is your responsibility.

**Contracted Insurance Companies:** If Lake Butler Hospital does not participate in your insurance plan, you can still receive services here. However, your insurance company will consider our services as "out of network" and you will probably be responsible for paying more of the final bill. For your convenience, we have attached a current listing of the health insurance providers/carriers that have a contractual relationship with Lake Butler Hospital. This listing is also made available on our website at [www.lakebutlerhospital.com](http://www.lakebutlerhospital.com) for access any time. Please understand that insurance companies have a multitude of product offerings. Though the hospital may be contracted with your insurance company, your specific health plan may not be included as a participating service included in your specific benefit plan. If at any time before, during or after your stay you have questions about which insurance carriers are considered participating or if your particular benefit plan is included under the hospital's contract, please contact our Patient Accounts Department at (386) 496-9200.

**Financial Assistance:** Lake Butler Hospital offers financial assistance through Lake Butler Hospital's Charity Care Program and the Health Care Responsibility Act. A snapshot of your current financial situation will be used to determine eligibility for assistance.

Our Patient Access Coordinator's can assist you in applying for financial assistance. To obtain a Financial Assessment Application, you can speak with any Patient Access Coordinator prior to your services at (386)496-2323, ext. 9224 or ext. 9253, or by requesting a copy at the time of your registration or by completing an online request at [www.lakebutlerhospital.com](http://www.lakebutlerhospital.com).

**Self-Pay:** Lake Butler Hospital will provide care without discrimination for emergency medical conditions regardless of a patient's ability to pay. For all other services, self-pay patients are expected to pay in full prior to receiving services. When possible, we will estimate the required payment when you schedule your service. A prompt pay discount consistent with what is typically paid by insurance is available when paid at the time of service or within 30 days of receiving the service.

Any of our Patient Access Coordinators can help assist you in determining if you qualify for financial assistance and explain our prompt pay discounts. Additionally, you may view all financial assistance policies, to include Charity Care Policy and Uninsured Discount Policy at

[www.lakebutlerhospital.com](http://www.lakebutlerhospital.com). You may be asked to reschedule your appointment if appropriate payment arrangements have not been made prior to your scheduled appointment.

**Preparing for Your Visit:** Please bring these items with you to the hospital:

- Insurance Cards
- Referrals or pre-certification numbers/information from your physician, if applicable
- Valid driver's license or state issued identification card
- Payment for your co-pay, deductible, and any services that are not covered by your health insurance plan. For emergency services, in compliance with federal and state laws, treatment is not conditioned on financial arrangements.

**Paying your Bill:** We accept cash, checks, VISA, Mastercard and Discover.

**Physician Bills:** You will receive a separate charge for the Professional Fees performed by providers in the Emergency Room, Inpatient and Swing Bed units, and for Pathology and Radiology services. These services are billed by the hospital but may not be included in your insurance plan as a participating provider. These charges will be combined with all other hospital charges on one bill. We have made every attempt in all hospital contracts to include the services of any providers who may be providing you care during your visit, but some insurance plans do not include participation with all providers. Please contact our Patient Accounts Department at (386) 496-9200 to confirm that the services you are requesting include participating providers.

**Keeping Records:** It is your responsibility to ensure that your health benefit plan meets its obligations to you and pays everything it should. An important step in doing that is to keep every hospital (and physician) bill you receive. Likewise, keep all the documentation sent by your health insurance plan. In this way, you can compare the payments made by your insurance company against your health benefit plan.

**Questions about your Bill:** You have a right to receive a copy of your itemized bill within 7 days after your request or within 7 days from the date of your discharge. The Patients Account Department is available to assist you with any questions concerning your hospital bill Monday through Friday, 8 a.m. through 5 p.m., by calling (386)496-9200. If at any time before or after payment of your bill, you wish to review the hospital's charge records to verify the accuracy of your bill, please contact the Patients Account Department at (386) 496-9200 to make arrangements for either a hard copy print out or HIPAA compliant electronic format. You have a right to receive the documents for auditing your hospital bill within 10 business days from your request. If you are not satisfied with hospital's response, you may report your concerns with the Agency for Health Care Administration at 1-888-419-3456/1-800-955-8771 or by going to their website at <http://www.ahca.myflorida.com/Contact/callcenter.shtml>

Below is a list of health insurance providers/carriers that have a contractual relationship with Lake Butler Hospital as of April 1, 2022.

- [AARP](#)
- [Aetna Better Health](#)
- [Aetna Commercial](#)
- [Aetna Medicaid](#)
- [Aetna Medicare](#)
- [Ambetter](#)
- [Amerisys](#)
- [AvMed Health Plans](#)
- [Bankers Life](#)
- [Beacon Health Options Medicaid](#)
- [Beech Street Network](#)
- [Blue Cross and Blue shield](#)
- [Cenpatico](#)
- [Champva](#)
- [Choice Provider Network](#)
- [Cigna](#)
- [Corvel Corporation](#)
- [Coventry Health Care Workers Compensation](#)
- [Department of Veterans Affairs Community Care Network](#)
- [Humana Commercial](#)
- [Humana Medicaid](#)
- [Humana Medicare HMO](#)
- [Humana Medicare PPO](#)
- [Humana-Workers Compensation Services](#)
- [Medicaid](#)
- [Medicare](#)
- [PHCS Network](#)
- [Prestige Health Choice](#)
- [Simply Healthcare Plans](#)
- [Staywell](#)
- [Sunshine State Health Plan](#)
- [Tricare](#)
- [Tricare for Life](#)
- [TriWest Healthcare Alliance](#)
- [UMR](#)
- [United Healthcare Commercial](#)
- [United Healthcare Medicaid](#)
- [United Healthcare Medicare](#)
- [Wellcare Medicaid](#)
- [Wellcare Medicare](#)
- Workers' Compensation

The hospital accepts assignment of many other insurance providers/carriers that are not specifically listed herein, but the benefits may be paid at out-of-network pricing or may require prior negotiation. Therefore, please contact the Business Office at (386) 496-9206 to receive specific information on the financial pricing for your insurance plan.