

Frequently Asked Questions

What if I have questions about my hospital bill?

Please contact our Billing & Patient Accounting Department at 410-871-6780.

I have insurance, but my claim was denied. Why?

Most likely, your claim was denied for one of the following reasons:

- The medical care or procedure you received is not covered by your plan
- You did not provide us with the correct insurance information
- You visited a physician or specialist outside of your insurance plan's network
- You did not have insurance at the time of service
- Your primary care physician did not submit the required referral

For questions about a denied claim, contact your insurance company directly.

Can you provide me with an estimate of medical costs before I receive treatment?

Yes, we can provide you with a nonbinding estimate. Keep in mind that changes to your insurance coverage or health status may affect this estimate.

Why did I receive a bill when I have insurance?

Most insurance companies require those they insure to pay a portion of their medical expenses, typically in the form of a co-pay or deductible. Or, you may have undergone a procedure not covered by your insurance company. If you're concerned about your portion of the bill, contact your insurance company directly.

What if my hospitalization is the result of an accident?

If you had a non-work-related accident, Carroll Hospital Center will ask you for your car or home insurance information. If your accident or illness happened on the job, we will bill your employer's workers' compensation program directly.

Can I apply for financial assistance if I have insurance?

Yes, we do offer assistance programs for those who are insured, but still facing financial hardships.

When will I know if I'm eligible for financial assistance from Carroll Hospital Center?

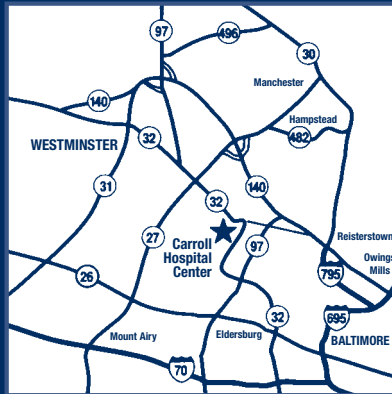
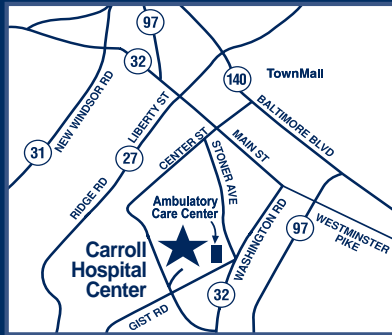
Once you submit your completed application and required forms, we will contact you with our decision within two weeks.

What services are covered under Carroll Hospital Center's financial assistance programs?

The program helps pay for medically necessary services only. Cosmetic surgery and other elective procedures are not covered.

What if I receive financial assistance after I've already made payments to my account?

The financial assistance you receive will be applied to your outstanding balance. We do not issue refunds for prior payments, except in cases of overpayment or billing errors on our behalf.



For more information,
call 410-871-6780.



200 Memorial Avenue
Westminister, MD 21157
410-848-3000

From Baltimore: 410-876-3000
TTY: 410-871-7186
www.CarrollHospitalCenter.org

Payment Policies & Financial Assistance Programs

A guide for patients



Thank you for choosing Carroll Hospital Center to meet your health care needs. From routine checkups and screenings to complex surgeries and procedures, we're here for you and your family. And the same is true when it comes to your hospital bill.

Like you, we want what can sometimes be a complicated, confusing process to go as smoothly as possible. Regardless of your financial situation, we're committed to offering flexible payment plans and financial assistance options to help settle your account.

We urge you to read this brochure carefully to familiarize yourself with our payment policies and assistance programs. If you have any questions, please contact our Billing & Patient Accounting Department at 410-871-6780.

Our payment policies

Carroll Hospital Center is committed to providing quality health care at a reasonable price. By adhering to the payment policies listed below, you can help keep our administrative and bill collection expenses down, which ultimately affects patient care costs. If you have a question or concern about any of our payment policies, please don't hesitate to contact us at 410-871-6780.

- In accordance with insurance company guidelines, all co-pays and deductibles are due at the time of service. Procedures not covered by insurance (e.g. cosmetic, elective) and medical devices must be paid in full at this time as well.
- All patient account balances must be paid in full by the date indicated on your statement (typically 30 days).
- If you are unable to pay your balance by the statement due date, contact Carroll Hospital Center's Billing & Patient Accounting Department at 410-871-6780 to make other arrangements. We can help you apply for assistance programs or arrange an extended payment plan.
- Carroll Hospital Center accepts cash, checks, MasterCard, Visa, Discover and American Express as payment.
- If paying by mail, please use the pre-addressed envelope enclosed with your statement. If you have misplaced this envelope, mail your check to:

Carroll Hospital Center
Attn: Billing & Patient Accounting Department
200 Memorial Avenue
Westminster, MD 21157

Note: Please DO NOT send cash by mail.

Important information about insurance claims

While Carroll Hospital Center participates in a wide range of health plans, we recommend you call your insurance provider to confirm coverage BEFORE your scheduled appointment or procedure. Benefits vary from plan to plan, and insurance companies can deny payment or reduce benefits if you obtain care that is either outside of your plan's network or not part of your covered benefits.

Please keep in mind that even when coverage is provided, you may still be responsible for co-pays and deductible charges.

To minimize issues with your account, you must provide us with up-to-date insurance information. We also ask that you:

- Arrive 15 minutes before your appointment to allow adequate time to confirm and update your insurance coverage, if necessary.
- Bring your current insurance card to every appointment.
- Respond to inquiries from your insurance company in a timely matter. Insurance companies will not process your claim without certain information from you.
- If your insurance company rejects your claim, you are responsible for the full cost of service. If you do not understand why your claim was rejected, contact your insurance company directly. If you are unable to pay your bill as the result of a rejected claim, please contact our Billing & Patient Accounting Department, 410-871-6780.
- If your visit is the result of a car or household accident, bring your auto or homeowner's insurance information with you. Work-related injuries will be billed to your employer's workers' compensation provider.

If you cannot pay your bill...

Carroll Hospital Center recognizes the financial burden that medical costs can place on patients and their families, and we want to help you in every way possible. If you believe your household income is not sufficient to cover your medical expenses, you may qualify for assistance from the State or federal government. The State of Maryland offers several health care programs for qualified applicants, including:

- **Maryland Medical Assistance Program (Medicaid)**
For Maryland residents or qualified aliens (illegal aliens are eligible for limited benefits) who meet certain income and asset limits. Women who have been diagnosed with breast or cervical cancer may also receive assistance through Medicaid's Breast and Cervical Cancer Program.

- **Maryland Children's Health Program (MCHP)**
For uninsured children under age 19 whose household income does not exceed 200 percent of the Federal Poverty Level (FPL). Pregnant women and their newborns also may qualify if their household income does not exceed 250 percent of the FPL.

Billing questions and concerns

Members of our Billing & Patient Accounting Department can assist you by phone, 410-871-6780, or in person during the following hours (appointments are recommended):

Monday – Friday, 8 a.m. to 5 p.m.
Saturday, 8 a.m. to 12 p.m.

Patients facing financial difficulties should call as soon as possible. Most patients who call do receive some kind of assistance.

Financial assistance from Carroll Hospital Center

We also offer our own financial assistance programs for patients in need. Before applying for these programs, however, patients must first apply for assistance from the State or federal government. This helps conserve funds for those who do not qualify for government assistance, but still need help paying their medical bills. Our programs include:

- **Financial Assistance Program**
For patients of all ages. Eligibility is based on household income, assets and family size.
- **Uninsured Discount Program**
Discounts on medically necessary services for those whose annual household income is below \$125,000.
- **Flexible/extended payment plans**
For patients of all ages. Payment plans are determined according to household income, assets, family size and the amount of the unpaid balance.