



**Hospital billing can be confusing.**  
*We are here to help!*

Our Patient Financial Services Team can assist you with payment options including income based payment plans, grants, and financial assistance programs. We are also able to answer general questions about payment of your medical services.

**Contact us today!**  
**410.535.8248**

This facility is accredited by The Joint Commission on Accreditation of Healthcare Organizations. If you would like to report a concern about the quality of care you received here, you can contact The Joint Commission at 1.800.994.6610.

CalvertHealth Medical Center does not discriminate with regard to patient admissions, room assignment, patient services or employment on the basis of race, color, national origin, gender, religion, disability, age or sexual orientation.

El Centro Médico de CalvertHealth no discrimina con respecto a admisiones de pacientes, asignaciones de habitaciones, servicios al paciente o empleo sobre la base de raza, color, origen nacional, religión, discapacidad, edad, sexo, incapacidad, identificación de género o sexual orientación.

Trung tâm Y tế CalvertHealth không phân biệt đối xử về việc nhập viện của bệnh nhân, phân công tại phòng, dịch vụ bệnh nhân hoặc việc làm dựa trên chủng tộc, màu da, nguồn gốc quốc gia, tôn giáo, khuyết tật, tuổi, giới tính, khuyết tật, nhận dạng giới tính hay khuynh hướng tình dục.



## Patient Financial Information

*What You Need to Know About Paying for Health Services*

### ? Do you have health insurance?

When you receive services at CalvertHealth Medical Center (CHMC), we will bill your health insurance provider. In order to ensure your claim is properly submitted, we need a copy of your insurance card. HIPPA regulations also require that we supply your insurance provider with complete information on the person who carries the coverage. This includes the name, address, phone number, date of birth and social security number. Incomplete information could result in a denial from your insurance provider. When your insurance provider delays, denies, or makes a partial payment for your services, you are responsible for the balance.

**Your insurance may require you pay a co-payment at the time of service.** We accept cash, check, Visa, MasterCard, American Express and Discover.

If you refuse or are unable to provide complete insurance and subscriber information, CHMC will not be able to submit your bill. In this case you will be a self-pay patient and will be asked to pay for your visit in full or make a good faith deposit.

### ? What happens if you cannot pay on time?

If your account becomes past due, CHMC will take action to recover the amount owed. We understand that certain circumstances may make it difficult to pay your bill on time. Call our office to discuss your options. Our mission is to protect the financial health of our patients. Contact us to discuss payment options that may fit your situation. Our Financial Counselors are available to help you at 410.535.8248.

### ? Why is outpatient observation billed differently?

Outpatient observation is different than being admitted and is not billed the same as an inpatient stay. This means that your responsibility may be much different than your inpatient hospital benefit depending on your insurance plan. If you have any questions, we encourage you to check with your carrier to determine your specific coverage.

### ? Was your visit a part of a worker's compensation case?

If we do not receive worker's compensation information from your employer within 30 days of service, you will be responsible for your bill. If worker's compensation has denied your claim, we will need a copy of the denial in order to bill your health insurance provider.

### ? Was your visit due to a motor vehicle accident (MVA)?

CHMC will seek payment from your health insurance. If you elect not to provide health insurance information you will be considered self-pay and will be responsible for payment. Once the accident is reported to your auto insurance, they will provide you with complete billing information and the hospital will submit your claim as a courtesy. Contact Patient Financial Services at 410.535.8248 to provide MVA claim information.

### ? What types of financial assistance does CHMC offer?

CalvertHealth Medical Center provides health care to everyone in our community regardless of their ability to pay. It is our mission to improve the health of our community and we do not want cost to be a barrier for patients who truly need care.

CalvertHealth Medical Center offers a number of programs for people who do not have insurance or need help paying for their health care. We employ financial counselors who can help you set up a financial plan or apply for state or federal programs that you may qualify for. Financial aid applications are available at all registration desks throughout the hospital.

Each year, we provide more than a million dollars in financial aid to patients who qualify. If you meet the requirements, you may be able to have 100 percent of your bills covered. The key is to communicate with us. If we don't hear from you and don't know your situation, we can't help.

## Our Financial Assistance Policy

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- Our Medical Center's Financial Assistance Program is available to assist patients without insurance and those patients who are financially unable to pay their co-insurance, deductibles and co-payments. CalvertHealth Medical Center provides financial assistance for medically necessary hospital services to patients based upon their household income, family size, net assets and financial need. Specifically, patients with annual household income up to 200 percent of the Federal Poverty Level may have up to 100 percent of their hospital bill written off under our Financial Assistance Program. Discount services are also available to qualified patients and or families who may have medical hardship where medical expenses exceed 25 percent of the household income.
- In order to be eligible for financial assistance, patients must complete the State of Maryland Uniform Financial Assistance Application and provide all required documentation supporting your application. This application is available at all of our registration locations, on our website at [www.CalvertHealthMedicine.org](http://www.CalvertHealthMedicine.org). Just click "Pay Bill" on our homepage then select "Financial Assistance," or contact a hospital Financial Counselor at 410.535.8248.
- Patients who likely would qualify for Medical Assistance must apply for such assistance, keep all necessary appointments, and provide the agency with all requested documentation. The medical center may withhold a decision on any financial assistance application until a determination has been made on your medical assistance application.

## Patient's Rights

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- We want to protect your financial health. If you meet the financial assistance policy criteria described above, you may receive assistance from the hospital with paying your bill.
- If you believe you have wrongly been referred to a collection agency for a hospital bill, you have the right to contact our Patient Financial Services Department to request assistance at 410.535.8248.
- Our Patient Financial Services Team can help you with payment options and answer questions about payment of your hospital services 410.535.8248. We offer income based payment plans.

## Patient's Obligation to CalvertHealth Medical Center

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- We make every effort to ensure that patient accounts are properly billed, and patients can expect to receive a uniform summary statement within 30 days of the date of service. It is your responsibility to provide accurate demographic and insurance information to prevent delays in insurance claim processing and returned mail.
- All co-payments are due at the time of service.
- Patients with the ability to pay are obligated to do so within a timely manner. If you believe that you may be eligible under the Hospital's Financial Assistance Program or if you cannot afford to pay the bill in full, you should contact our Patient Financial Services Department promptly at 410.535.8248.
- If you fail to meet the financial obligations of this bill in a timely manner, you may be referred to a collection agency for collection of your account.

## Contacts

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- We want to protect your financial health. If you are unable to pay your bill or have questions about your bill, we can help at 410.535.8248.
- If you wish to get more information about or apply for Maryland Medical Assistance, please call 855.642.8572
- Information is also available from the State of Maryland at their website [MarylandHealthconnection.gov](http://MarylandHealthconnection.gov)
- For more information about how to apply for our Financial Assistance Program, please visit our website at [CalvertHealthMedicine.org](http://CalvertHealthMedicine.org) or contact our Patient Financial Advocate at 410.535.8248.

## Physician and Other Services Not Billed by CalvertHealth Medical Center

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Listed below are physician services not billed by our hospital. It includes a contact number beside each area of specialty. CalvertHealth Medical Center's Financial Assistance Program does not cover these services. We urge you to reach out to these providers for their financial assistance programs.

**Emergency Room Physicians (US Acute Care Solutions) – 855.687.0618**

**Radiology (MD Imaging Network/RadNet) – 844.866.2722**

**Virtual Radiologic Co (vRAD) – 800.475.6112**

**Hospitalist Services (Adfinitas) – 410.609.9167**

**All American Ambulance – 301.952.1193**

**Anesthesia (Medusind) – 855.565.6711**

**Pathology – 1.800.492.5153**

**Durable Medical Equipment (Americle) - 866.733.2282**

**Lab Corp – 800.845.6167**

**Quest Diagnostics – 866.697.8378**