

# Welcome to Rio Grande Hospital and Clinics!

## **Introduction:**

Rio Grande Hospitals (RGH) and Clinics are dedicated to serving the health care needs of all the people within our communities and services areas. We understand that the practice of medical billing can be confusing and overwhelming, and that during an illness or injury is not the right time to be concerned about a hospital bill. This brochure has been developed to provide information about the processing of your medical bills from RGH and Clinics.

## **Financial Assistance:**

RGH will provide financial assistance for those who qualify. RGH's Financial Assistance Policy (FAP) is available for those who are uninsured and underinsured. For an application please call 719-657-4063, or visit our website: [rio-grande-hospital.org](http://rio-grande-hospital.org), click on the patient center tab, then select Financial Assistance. No patient will be denied medically necessary treatment regardless of their ability to pay.

## **Patient Responsibility:**

You are ultimately responsible for all payment obligations arising out of your treatment or care and guarantee payment for these services. You are responsible for deductibles, co-payments, co-insurance amounts or any other patient responsibility indicated by the insurance carrier or our FAP. It is your responsibility to verify that your insurance company pays on a timely manner. If your insurance carrier does not pay for your services within a responsible time, you will be responsible for those charges.

## **Prompt Pay:**

RGH also offers a 20% prompt pay discount to anyone who is uninsured (for those for whom we do not file a claim to an insurance company), as long as payment is received in full on the date of service or within thirty (30) days of receipt of your first billing statement. Those who qualify for the prompt pay discount do not qualify for a payment arrangement. RGH has worked out with Del Norte Bank a program to qualify all patient for prompt pay discounts and for more information contact our financial assistance office.

## **Collections:**

Whether you are insured or are self-pay, payment of any account balance is due to our billing office, within thirty (30) days of receipt of your billing statement. If you need more information or to set up a mutually agreeable payment plan, you may contact our office at 719-657-4063. You may also pay online through our payment portal at [pay.instamed.com/riograndehospital](http://pay.instamed.com/riograndehospital). If any balance on your account is over 120 days past due, without a payment plan, your account will be in default and may be referred to our collection agency, Professional Finance Company (PFC), in Greeley, Colorado.

## **Registration:**

The first step in receiving services at RGH and Clinics is the registration process. At your initial visit you will be asked to complete the Patient Information and the Notice of Privacy Practice forms. You will also

be required to provide your insurance card(s) and a photo ID to be copied and scanned into our system. Patients with Medicare or Medicare Replacement plan coverage will be asked to complete the Medicare Secondary Payer form (required by law). At every visit to RGH you will be asked to verify your personal and insurance information verbally. If you have any changes to this information be sure to provide the changes as soon as possible. Patients are also required to sign the Consent for Medical Treatment form at each visit for outpatient services. Minors will be required to have a parent or legal guardian present to sign the Consent for Medical Treatment.

**Processing Bills:**

RGH and Clinics contracts with most major insurance plans, including Medicare and Medicaid. If you have health insurance you will be asked to provide a copy of your insurance Identification card(s), which will be used to verify eligibility with that insurance. Having the correct information on file from the start is imperative for filing your claims to the correct insurance in a timely manner and contacting you with pertinent information about your health care.

As a courtesy, RGH will attempt to bill your insurance carrier when the claim is complete. Some insurance plans may have special requirements such as Preauthorization for certain tests, procedures, emergency room visits or Hospital stays. Patients who are from out-of-state, with any insurance other than Medicare, should contact their insurance carrier before seeking treatment at one our clinics or before seeking outpatient services at RGH. Any deductibles and/or co-payments are due at the time of service.

**Specialists and other Providers' Bills:**

RGH invites other Physicians and Specialists to provide specialty care services for the continuity of care and convenience of RGH and Clinics patients. RGH and Clinics' bills do not include fees for treatment and services provided by a radiologist, pathologist, anesthesia provider, surgeon or other outside physician specialist. You will receive a separate bill from these providers.

Additional information will be available on the Hospital website: [rio-grande-hospital.org](http://rio-grande-hospital.org).

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