

**WhidbeyHealth and the Washington State Hospital Association want to help you become an informed health care consumer, and a part of that is helping you understand your hospital bill.**

Health care billing, including hospital billing, is complicated. Although everyone is charged the same, different insurance plans may mean that patients are responsible for paying different amounts for the service.

That's why it's critical to be sure you have given the right insurance information to the hospital. If you get follow up questions from either your plan or your health care provider, respond as quickly as possible.

Here are answers to some of the most common questions about medical bills.

#### OTHER RESOURCES

**[www.wsha.org/for-patients/hospital-pricing/](http://www.wsha.org/for-patients/hospital-pricing/):** This site lists the charges for common procedures at all Washington state hospitals, based on the average hospital charge for a specific service. This website cannot predict what you will pay for your health care, but is useful for comparative purposes.

**[www.wahospitalquality.org](http://www.wahospitalquality.org):** The quality of health care that you're getting is just as important as the cost. Visit this easy-to-use site to learn how your hospital is doing on important safety measures.

**[www.wahealthplanfinder.org](http://www.wahealthplanfinder.org):** Washington Health-PlanFinder is a new way to help you find, compare and select a quality health insurance plan that is right for you, your family and your budget. 1-855-923-4633.

**[www.wsha.org/for-patients/financial-assistance/](http://www.wsha.org/for-patients/financial-assistance/):** All Washington hospitals offer financial assistance, commonly referred to as charity care, to low- and moderate- income patients. Visit this page to learn more.

#### **WhidbeyHealth Medical Center**

101 North Main Street  
Coupeville, WA 98239

**[whidbeyhealth.org/patients-visitors/financial-services](http://whidbeyhealth.org/patients-visitors/financial-services)**

**P: 360.678.5151**

**P: 360.321.5151**



## Understanding Your Medical Bill

### How much do I really owe?

After your insurance company has reviewed your medical bill and paid or denied their portion, the hospital will bill you for your part of the bill. Most insurance plans require patients to pay part of their medical bill. It may take the hospital several months to determine your portion of the charges.

If you have any questions about your insurance, please contact your insurance company.

### Who will bill my insurance?

If you have given us the correct insurance information, the hospital will be able to bill your insurance company directly.

### What if I cannot pay?

We know that an unexpected hospital stay can be a big burden on a family. There are several ways hospitals can help you with your bill, but the first step is to contact the billing office which can work with you on your options. Those options include:

**Hospital Financial Assistance:** All hospitals offer financial assistance to insured and uninsured patients, which means you may be eligible for care at a free or reduced price. You can contact the WhidbeyHealth Financial Advocate for help at: 360.678.7601, or view our webpage: <https://whidbeyhealth.org/patients-visitors/financial-services>.

**Payment Plans:** If you need to pay your bill over time, we may be able to help you set up a payment plan.

**WAHealthPlanFinder.org:** Also known as the Health Benefits Exchange, WAHealthPlanFinder is an easy way to select and enroll in a health insurance plan that fits your budget. Not all coverage will help with current bills, but it will help you going forward. Many hospitals have staff trained to help you enroll.

### Why does medical care cost so much?

Hospitals are complex organizations that have to be prepared to respond to any emergency, 24 hours a day, 7 days a week. This means having well-trained and experienced staff ready to work at all times; it also means having the technology, building, safety equipment, utilities and back-up utilities to respond to any disaster. Emergency departments in particular have to be ready to provide complete complex care at a moment's notice, but there are alternatives: Download the Emergency Room Patient Education Brochure here: <https://www.wsha.org/wp-content/uploads/ERBrochure.pdf>. Another factor is that hospitals care for patients even when they can't pay. Hospitals must provide stabilizing treatment to any person who comes to the emergency room for care. This is the right thing to do, but the cost is shared by all patients.

### Why did I receive a separate lab, doctor, or ambulance bill?

Many doctors, ambulance companies, and labs are separate businesses with their own billing and account procedures. Hospitals generally give the patient insurance billing information to the other providers, but do not perform the billing for them.

### Why did I receive a bill from a doctor I did not see?

The hospital sends lab tests and X-rays to specialized doctors for their expert review, and you will receive a bill directly from those doctors for their work.

### How can I estimate my costs?

The hospital has several ways to predict the cost of your services:

1. Contact your provider for a detailed list of anticipated services, physicals, immunizations, and routine visits.
2. Access our Price Transparency tool here: <https://clients.costflex.com/PriceTransparency/WAWMC>
3. Contact us with questions about details from your provider and the Price Transparency Tool.



### What if my hospitalization is the result of an accident?

If you had a non-work related accident, we will ask you for information about other insurance, like car insurance. If your accident or illness is work-related, we will bill your employer's workers' compensation program. You must fill out the paperwork they need.

### What if I need translation assistance?

WhidbeyHealth is here to help you with all of your translation needs with any medical document, including Financial Assistance. We typically help with translation from English to: Chinese, Russian, Spanish, Khmer, Korean, Vietnamese, Tagalog, and Laotian, and other languages based on your need.