

Making Sense of Healthcare Billing

Healthcare billing can be difficult to understand for patients and their families, especially during times of emergencies or illnesses. Conemaugh Health System (CHS) is committed to providing our patients with patient friendly, accurate billing statements, excellent customer service and financial assistance, when needed.

We hope this information about our billing process is helpful and look forward to assisting you with any issues.



Helping you through the billing process

CHS Business Office Customer Service representatives are available to assist you in resolving your billing questions and concerns. CHS Patient Accounting submits bills to your insurance company as a courtesy for you.

On receipt of a payment or denial of the claim, a bill will be sent to you indicating the amount you owe to CHS. Prompt payment of the patient amount due is appreciated. On occasion, Patient Accounting may contact you for assistance when your insurance company has failed to respond to our requests for payment. We prefer to obtain payment directly from your insurance company, but your help may be required to resolve any claim issues.

If you receive a bill from CHS that you feel should be covered by your insurance company, contact them first to see why the claim was not paid. Your insurance company should supply you with an Explanation of Benefits which will detail their payment or denial of the claim. CHS will be more than happy to work with you and your insurance company to resolve any billing problems. Please contact our Customer Service area, 814-410-8470 or 1-888-480-3539 for assistance.

Insurance Benefits

CHS will make every effort to verify your insurance benefits prior to your scheduled visit, but it is your responsibility to ensure the services to be provided will be covered by your insurance company. It is also your responsibility to ensure that the proper referral and/or authorizations have been obtained by you or your physician.

You should contact your insurance company prior to services to determine if the service will be covered and what the patient cost share will be. Some questions to ask your insurance company include:

Is this service covered under my health insurance benefit plan?

You will be responsible for any non-covered services.

Does this service require a referral or prior authorization?

If referral is required, your physician is responsible for sending a copy of the referral to your insurance company. You should bring one with you on the day of your visit.

If prior authorization is required, please make sure that your physician has obtained the prior authorization.

Additional questions to ask your insurance company

What is my deductible or copayment amount for this service?

Patient deductibles or copayment amounts are expected to be made at the time of service.

Must these services be performed by a particular provider?

You may be liable for services that are considered out of network or you may be responsible for higher copayment or deductibles. Services provided outside of your insurance company's network of providers will be your responsibility.

Emergency Department Visits

Your insurance provider may require notification of your visit to the emergency room within a specified time frame. Notifying them of your visit is your responsibility. The hospital will only notify the insurance company if you are admitted as a result of your emergency room visit.

You will get multiple bills for your emergency room visit. The physicians in the emergency room will bill you for their professional services. The hospital will bill for the hospital charges and any tests performed during the visit.

The Conemaugh Health System welcomes your comments and suggestions to make the billing process as "patient friendly" as possible. For questions or concerns, please contact Patient Financial Services at **814-410-8470** or **1-888-480-3539**

8 a.m. – 4 p.m. • Monday through Friday

Billing questions can be submitted via our website at www.conemaugh.org/financeinquiry



Conemaugh Health System provides access to health care services and employment opportunities without discrimination based on race, age, religion, gender, sexual orientation, disability, or any other basis prohibited by law or the patient ability to pay for services.



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EXCELLENCE. EVERY PATIENT. EVERY TIME.

CONEMAUGH HEALTH SYSTEM

A Guide to Healthcare Billing

