

***PATIENT FRIENDLY BILLING***<sup>®</sup>  
**Outline of Patient Financial Responsibilities**

Purpose: The patient has an important role in Patient Friendly Billing. This outline provides a concise list of potential documents that a patient might bring or use during the registration process to facilitate Patient Friendly Billing. Providers to educate staff, help change processes, and ultimately reach the patient and/or consumer can use the list.

What the patient should bring to the hospital (financial perspective):

- Photo ID, such as a Drivers License, Military ID or government issued ID
  - o A Drivers License will provide full (often legal) name, current address, date of birth, gender, a picture, and organ donor indicator
  - o Birth certificate copy (often for minors)
  - o Passport
  - o Picture helps insure the identity of the person presenting
- Insurance Card(s)
  - o Insurance card will provide insurance company name, phone numbers, plan ID #, Group Number, Member name, Primary Care Physician (PCP), co-pay amounts, website URL, billing address, insured name, policy type, policy number, and other financial information. Please note that many insurance plans issue new cards with current information on a yearly basis. Please check over the current information and have the patient contact the insurance company to correct any mistakes.
  - o Military medical card
  - o Medicare cards (see <http://www.medicare.gov>)
  - o Medicaid cards
- Employer information, which may be needed for worker's compensation claims
- Responsible party information (person responsible for the bill), this information may change due to divorce and custody issues
- Automobile insurance card (in cases of automobile accidents)
- Other demographic information
  - o Phone numbers, race, marital status, foreign language (interpreter needed), local or temporary address
- Diagnosis, reason for visit
- Attending physician - full name, address, phone number
- Pre-authorization and/or referrals

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- Consent for minors
- Co-payments, deductibles and co-insurance (deposit?)
- Written list of past hospitalizations, illnesses, surgeries and allergies.
- A copy of Advance Directives, including the Living Will or Durable Power of Attorney for Health Care, if you have such documents
- Clinical requirements
- Names, addresses and phone numbers of family members or friends to contact in an emergency.
- List of current medications, allergies and other clinical information that may be needed
- Accident information (may be needed for workers compensation or automobile claims)

What the patient can do *before* the encounter, procedure or visit to help ensure accurate billing:

- Schedule appointment with provider
- Pre-register with provider. This will enable the hospital and physician to make sure that the correct information is in their billing system
- Obtain pre-certification/notification/referral from insurance company
- Understand your insurance coverage
- Verify that the hospital and physician accept your insurance plan
- Review billing and registration information on provider website
- Review information on insurance website
- Make sure you have a good understanding of what is covered by your plan and what you will have to pay personally. Ask for help applying for financial assistance or arranging payment terms if you think you will have trouble paying your portion of the bill.
- Ask questions when you are unsure of anything. Get contact information for financial questions you may have later.

While you are at the hospital, physician's office or other care location

- Verify that the information they have on you is current. In particular look at your name, address, insurance information and the insurance subscriber. Make any corrections. Most providers will make a copy of your driver's license and insurance card to have on file.
- Verify that the hospital accepts your insurance plan
- Review billing and registration information that the provider gives you. Keep these as a reference

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- Ask the provider to estimate the amount of out of pocket expense you may incur. This can be difficult in many cases, especially with hospital stays and surgeries, but they should be able to explain how your insurance will handle the claim and give you a range of expenses.
- Call your insurer with any questions
- If you need emergency medical care, take care of getting care first. The hospital or physician understands this. They will work with you on payment issues once it is medically safe to do so.
- Ask questions when you are unsure of anything. Make sure you have a good understanding of what is covered by your plan and what you will have to pay personally
- Many providers will have give you a copy of there billing policies upon request. Get contact information for financial questions you may have later.

Special Circumstances Information: In these cases additional information may be needed

- Emergency Room Visits
- Worker's Compensation
- Obstetric Patients
- CHAMPUS
- TRICARE
- Medicare
- Medicaid

Frequently asked Questions the provider may want to prepare to give out or put on their website:

- 1) What should I expect during registration?
- 2) Why am I being asked to pre-register?
- 3) Why am I being asked for a deposit (or co-payment, deductible, etc.)?
- 4) What if I have questions about my bill?
- 5) Where can I get more information?
  - a. Check with the provider
  - b. Check with your employer
  - c. Check with your health plan(s) and their websites
  - d. Medicare Website
  - e. Medicaid
  - f. Other

What the hospital can do to help the registration process and improve data quality:

- Provide written customer service numbers
- Offer a financial responsibilities guide with policies and FAQs with answers
- Provide information via website about parking and access
- Educate physician offices about what information is needed from each patient
- Have an effective pre-registration service
- Set financial expectation upfront with the patient

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- Provide registration template with list of information required
- Insure registration data quality by validating not only with the patient, but through online eligibility, skip processing's and other electronic means
- Train your staff to become patient advocates. Work with your patients to make sure that they are financially and clinically prepared to receive the great care that your facility provides.

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