

## **How Do You Process My Bill?**

Our goal at Georgetown Hospital System is to ensure that your hospital bill is processed correctly and in a timely manner. Our Business Office works with other hospital departments to gather information needed to process your claim. This brochure will help our patients provide current information regarding insurance coverage.

### **I have Medicare. How do you bill Medicare and Me?**

If you are covered by Medicare, Georgetown Hospital System will send you a letter after you have been discharged from the hospital. No payment is due from you at this time. Medicare will send you a summary when they pay the hospital. This summary will show how much Medicare has paid to GHS. The summary will also show the balance you owe on your account. When GHS has posted the Medicare payment, the hospital will send you a bill for any amount that Medicare states you owe. Payment is due within 30 days after the Medicare payment is posted. If you would like to make payment arrangements, please call your Patient Account Representative. If payment or payment arrangements are not made within 45 days after Medicare pays, your account will be sent to our Extended Business Office for collection.

### **I have Medicare and Commercial Insurance. How does this get billed?**

If you have commercial insurance secondary to Medicare, Georgetown Hospital System will bill Medicare following your discharge. You will receive a letter stating that Medicare has been billed. This summary statement will list your secondary insurance information, if applicable. No payment is due from you at this time. Once Medicare has approved your claim for payment, they will send you a summary showing the amount they have paid to the hospital and the balance due. When GHS posts the Medicare payment, the hospital will bill your secondary insurance company. If your secondary insurance does not pay within 60 days, we will send you a statement requesting that you contact your secondary insurance company to determine why they have not paid. Any remaining balance will be your responsibility and is due within 30 days. If payment or payment arrangements are not made within 45 days after your insurance pays, your account will be sent to our Extended Business Office for collection.

### **I have Medicare and Medicaid. How are my bills processed?**

If Medicaid is secondary to Medicare, Georgetown Hospital System will bill Medicare following your discharge. You will receive a letter stating that Medicare has been billed. No payment is due from you. Medicare will send you a summary

when they pay GHS. The summary will show how much Medicare has paid the hospital and the balance due. When GHS posts the Medicare payment, we will bill Medicaid for the balance due. After Medicaid pays on the balance due, we appropriately resolve your balance according to the Federal Guidelines. According to Federal Guidelines, Medicaid patients are required to pay a \$3 co-pay when they register for outpatient test or procedures. A \$25 co-pay for inpatient is due at discharge.

### **Medicare with Non-Covered Services (ABN). How are my bills processed?**

Medicare will only pay for services that it determines to be “reasonable and necessary” stated in Section 1862 (a) (1) of the Medicare law. If Medicare determines that a particular service, although it would otherwise be covered, is “not reasonable and necessary” under the Medicare program standards, Medicare will deny payment for that service. At the time the service is to be rendered, you will be asked to sign an Advance Beneficiary Notice (ABN), which identifies the services that may not be covered and for which you may be personally and fully responsible for payment.

### **I have Commercial Insurances. How are my bills processed?**

If you are covered by commercial insurance, Georgetown Hospital System will bill your commercial insurance following your discharge. You will be sent a letter stating that GHS has billed your

insurance company. No payment is due from you at this time. Your commercial insurance will send you an Explanation of Benefits summarizing the payment and your account balance. After posting the commercial insurance payment, the hospital will send your claim to your secondary insurance company (when applicable) or will send you a bill for any amount your commercial insurance states you owe. Payment is due within 30 days after your commercial insurance payment is posted. If payment or payment arrangements are not made within 45 days after your insurance pays, your account will be sent to our Extended Business Office for collection.

**If You Don't Have Insurance. How will you bill me?**

If you are not covered by commercial insurance, Medicare or Medicaid, an initial statement will be sent to you several days after you are discharged. Your payment or payment arrangements should be made when you receive this statement. If you would like to make payment arrangements, please contact your Patient Account Representative listed on the last page of this brochure.

**Other Bills You May Receive**

Depending on the services you received you may receive several different bills. GHS will send you a bill for hospital services. If you had certain tests or procedures you also may receive a separate bill for professional interpretation by a radiologist, pathologist, cardiologist or another

physician. If you required anesthesia you will receive a separate bill for that service.

**Please contact us directly with your questions and/or concerns.**

**Medicare Patients  
Last Name Begins with:**

A – F 843-527-7166  
G – N 843-527-7191  
O – Z 843-527-7155

**All Other Patients  
Last Name Begins with:**

A – F 843-527-7158  
G – N 843-520-8176  
O – Z 843-527-7325

**For Credit Services & Payment  
Plans, please call:**

843-527-7167  
843-520-8147  
843-520-8286

**Auto Accident Patients, please call:**

843-527-7110



**GEORGETOWN  
HOSPITAL SYSTEM**

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**Patient  
Billing  
Information**

**606 Black River Road**

**Post Office Drawer 1718**

**Georgetown, South Carolina 29442**

**843-527-7000**