SKAGGS HEALTHCARE CARDIOLOGY

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A department of
Skaggs Regional Medical Center

Provider-based designation and what it means to patients.

SKAGGS HEALTHCARE CARDIOLOGY

Skaggs Healthcare – Cardiology is a provider-based center.

Like medical centers and community hospitals across the country, Skaggs Regional Medical Center is converting many of its physician clinics to hospital-based outpatient centers. Effective May 1, 2011, Branson Heart Center will become Skaggs Healthcare – Cardiology, a hospital-based outpatient center. This pertains primarily to billing and charging procedures. In order to comply with CMS standards for a provider-based center, you will notice a higher level of medical management in the care you receive from the physicians and staff.

Provider-based designation means...

Provider-based, or hospital-based outpatient, refers to the billing process for services provided in a hospital outpatient center or location. This is a Medicare status for hospitals and centers meeting specific Medicare regulations and requires that we bill Medicare in two parts, Part A and Part B.

The provider-based designation will affect your billing...

When seeing a Skaggs Healthcare – Cardiology provider for any type of outpatient services, there will be a change in the way you are billed. When your medical services are completed, Skaggs Healthcare – Cardiology will submit two claims to Medicare and/or your insurance provider.

1. **Part A** is a facility fee. One co-insurance and deductible for facility services. The facility is Skaggs Healthcare – Cardiology.

2. **Part B** is the healthcare provider fee. One co-insurance and deductible for professional services. Professional services are those provided by the physicians and physician assistants.

Estimate of your financial responsibility

Medicare requires that we provide you with an estimate of your Part A and Part B co-insurance amounts. These amounts will vary based on the type and number of services received.

Estimate of co-insurance amounts...

	Part A	Part B
Office Visit	$20 to $50	$2 to $30
Radiology	$8 to $170	$2 to $50

Please note: Certain tests and procedures have higher co-insurance amounts due to their complexity. Co-insurance and deductible may be covered by a secondary insurance policy. Check with your benefits or insurance company for details related to your secondary coverage. For instance, you may ask whether the secondary insurance company covers facility charges or provider-based billing. If it does, ask what percentage of the charge is covered. Verify what your hospital outpatient insurance benefits are, as they typically are applied toward your deductible and co-insurance. Medicaid patients may pay two co-payments.

Skaggs Healthcare – Cardiology estimating process...

In order to assist our patients in determining their personal financial responsibility for the medical services they receive at Skaggs Healthcare – Cardiology (that is, the amount that is not covered by insurance or other third parties and must be paid by the patients themselves), Skaggs Healthcare – Cardiology has instituted an estimating process. This estimating process is designed to provide patients with the information they need to work with their insurers to determine their personal financial responsibility for the medical services, before those services are provided. Information

about the estimating process will be available at the Skaggs Healthcare – Cardiology facility, through signage, handouts and standard patient financial agreement forms, and on its website.

Why the Medicare Secondary Payer (MSP) questionnaire needs to be completed...

As a participating Medicare provider, Skaggs Healthcare – Cardiology is required to screen Medicare patients according to the Medicare Secondary Payer (MSP) rules. At each visit, our front office associates will ask you the MSP questions. These questions will help to confirm if Medicare or another payer should process the claim as primary.

Frequently asked questions

Q: Why does Skaggs Healthcare – Cardiology do provider-based billing?

A: Since Skaggs Regional Medical Center employs many physicians, following the same type of billing process for outpatient care rendered at our hospital ensures more appropriate payment for services provided by hospital staff and physicians. It distinguishes facilities that function as departments of the hospital from freestanding clinics.

Q: How does this affect patients?

A: In a hospital outpatient center, the patient will receive a bill from the hospital and a separate billing from the doctor. Some insurance companies may cover both hospital charges and doctor charges, and some may not. The staff at Skaggs Healthcare – Cardiology will do their very best to let you know your out-of-pocket expense in advance of your appointment.

Q: Does this mean patients will pay more for services?

A: Depending on their particular insurance coverage, it's possible patients may pay more for certain outpatient services and procedures at our provider-based/hospital outpatient locations than at one of our other sites. We recommend patients review their insurance benefits or contact their insurance provider to determine what their policy will pay and what out-of-pocket expenses they may incur. Please note some lab tests drawn at a freestanding clinic may be sent to a hospital or other facility for processing and also show a hospital outpatient lab charge.

Q: What should I ask my insurance carrier?

A: Ask whether the insurance company covers facility charges in an outpatient hospital center. If it does, ask what percentage of the charge is covered. Additionally, verify what your hospital outpatient insurance benefits are, as they typically are applied toward a hospital deductible and co-insurance payment.

Q: Where is Skaggs Healthcare – Cardiology?

A: Skaggs Healthcare – Cardiology is located at 1150 State Hwy. 248, Suite 200. Visit our website at skaggs.net.

Q: Where can patients call with their financial questions or concerns?

A: Skaggs Regional Medical Center has staff available through Patient Financial Services at 417.348.8930, and our Customer Service Department at 417.348.8620 to assist you with questions. If you have an upcoming appointment,

please contact Skaggs Healthcare – Cardiology at 417.336.4112 or visit us at our location at 1150 State Hwy. 248, Suite 200. If you already have received services and have questions pertaining to your statement, please call the telephone number referenced on your bill.

Q: What can patients do if they are having difficulty paying for healthcare services?

A: Patients can contact a Patient Financial Representative at 417.348.8930 to discuss available options.

Q: Are there other provider-based practices at Skaggs Regional Medical Center?

A: Yes! Other Skaggs Regional Medical Center provider-based practices include:

- Skaggs Wound Care & Hyperbaric Medicine Center
- Skaggs Cancer Center
- Skaggs Pain Center

Questions to ask:

Notes: