

## **Keeping You Healthy**

Inside this brochure we have answered the most frequently asked questions about patient billing and payment for hospital services.

If you still have questions, contact **Bayfront Medical Center's Customer Services Representatives** at 727-893-6118.



## **Mission:**

*Quality healthcare  
for all we serve*

## **Values:**

*Trust, respect and dignity  
reflecting our responsibility  
to achieve  
healthcare excellence  
for our community*

## **Vision:**

*To improve the health  
of the community we serve  
through  
partnerships and leadership,  
while providing  
healthcare services  
that are driven by  
quality and our values*

# **Billing Questions & Answers**

**Important Information  
for Patients**



# Billing Questions and Answers

## Who can I call about billing questions?

If you are currently a patient, please contact a **Financial Counselor** at extension **36526**.

If you have questions after you have received services from Bayfront Medical Center, please contact our **Customer Service Representatives** at **727-893-6118**.

## Who else, besides Bayfront, will bill me?

You may also receive bills from other healthcare providers in addition to your hospital bill. Most likely, these bills are for services provided by physicians who are separate and independent from the hospital. These might include bills from Anesthesiologists, Emergency Room Physicians and your Primary Care Physician. If you have questions about these charges, contact them directly using the telephone number included on their bill. Your insurance company will be able to tell you if a certain caregiver is a member of your insurance plan.

## When should I pay my co-pay?

Your co-pays, deductibles and/or co-insurance are due at the time you receive services at Bayfront Medical Center. These fees differ depending on the insurance option you selected. Often, the amount due is listed on your insurance card.

Bayfront Medical Center accepts cash, checks, VISA, MasterCard, Discover, and American Express.

## What if I am unable to pay?

If you do not have insurance or are unable to pay for healthcare services, please contact our Financial Counseling Department at 727-893-6526. You may qualify for one of several programs that could assist you now and in the future.

## Do I need authorization from my HMO?

If you belong to an HMO, authorization may be required by your Primary Care Physician before it will pay for your services. Please review your policy or contact your HMO with any questions.



## What if my HMO doesn't pay?

Effective October 1, 2000, Florida state law (Florida Statute 641.314) began requiring HMOs to be more timely in approving or denying services, and to pay their bills more promptly. If your HMO refuses to authorize or denies the services you received, payment of the entire hospital bill may be your responsibility. It is important that you communicate directly with your insurance carrier when there are denials or delays.

## Will you bill my health insurance ?

Yes, and to get your hospital bill paid quickly, we will take the following steps:

- **update** your insurance information and make a copy of your insurance card each time you visit Bayfront Medical Center for services
- **verify** your insurance coverage as soon as possible
- **send** a claim to your third party carrier
- **follow-up** with that carrier if payment takes longer than 30 days

Please respond quickly to any mail from your insurance carrier that requests more information about your hospital bill. This will avoid claim denials and help keep the bill from becoming your personal responsibility.