



23901 LAHSER ROAD • SOUTHFIELD, MICHIGAN 48033 • (248) 357-3360 • FAX (248) 357-0915

### Financial Assistance, Insurance and Billing Guide

Thank you for choosing Straith Hospital. Our mission is to improve the health status of our patients regardless of their financial circumstances.

#### Financial Assistance for Uninsured Patients

In support of the mission of Straith Hospital, financial assistance is available to uninsured patients. Straith Hospital will provide, without discrimination, care of emergency medical conditions to individuals regardless of their eligibility for financial assistance or for government assistance.

An uninsured patient is an individual who does not have any health coverage at all. The individual does not have health insurance, participate in any government program, or have any right to be reimbursed by anyone else for their health care expenses.

If you qualify for financial assistance, you will in no case be charged more than the relevant Amount Generally Billed (AGB) for emergency services or other medically necessary services. AGB is determined annually and is based on the look-back method as described in Section 501(r) of the IRS Code and the regulations. In addition, you will never be required to make advance payment or other payment arrangements in order to receive emergency services.

#### Eligibility for Financial Assistance

Eligibility for financial assistance for uninsured patients will be determined based on the Federal Poverty Level (FPL). A patient whose household income is equal to or less than 200% of the most recent federal poverty guideline may qualify for a full financial assistance discount. Patients with household income between 200% and 300% of the FPL may qualify for partial financial assistance as outlined below.

Income as percent of FPL	Financial assistance
up to 200%	100% assistance
up to 300%	50% off AGB
over 300%	AGB

A free copy of Straith Hospital's financial assistance policy, billing and collections policy, and an application for financial assistance with instructions are available on the Straith Hospital website by visiting [www.straithhospital.org](http://www.straithhospital.org) and hovering over "Resources" then selecting "For Patients". Copies are available at Straith Hospital's admitting area as well as by mail by contacting a financial representative at 248-357-3360.

Translations of these documents are available upon request.

### **Insurance Coverage for Care Provided**

Straith Hospital cannot guarantee that your insurance will pay for the care provided to you. Your insurance program decides what it will and will not pay for. Straith Hospital will file a claim with your insurance company at the earliest possible date following your discharge. It is important that you provide accurate insurance information when you register with Straith Hospital and the independent physicians performing care at Straith Hospital. Incorrect or incomplete information will delay the submission of your claim and processing of your account. You will be expected to make full payment of the account balance if your insurance company fails to pay or denies payment of your claim.

Some insurance plans require referrals or pre-authorization for care provided, or require you to receive care within a specific network of health care providers. We will try to notify you that a referral or pre-authorization is needed before care is provided when we are aware of those restrictions. Some insurance companies may hold you responsible if these requirements are not followed. If you are unsure of your insurance plan requirements, please call your insurance carrier directly for assistance or read your insurance plan benefit manual. Your insurance company makes the final decision on payment for care provided. Pre-authorization and verification of insurance does not guarantee that your claim will be paid.

Copayments, coinsurance payments, deductibles, or non-covered care may be asked for payment at the time the care is provided.

If you do not have your insurance card with you at the time care is provided, as soon as possible after your discharge please contact a Straith Hospital financial representative at 248-357-3360 to verify your insurance information. You will be billed directly for the care provided if you are unable to verify your insurance information.

### **Insurance Participation**

Straith Hospital participates in most major insurance plans, in addition to participating with the Centers for Medicare and Medicaid Services. Please call your insurance plan to inquire about participation and authorization requirements. You may also call a Straith Hospital financial representative at 248-357-3360 for information or clarification of your insurance coverage.

If Straith Hospital is out of network with no contract with your insurance company or plan, you may want to check to determine how much it will pay for care at Straith Hospital. Even if your insurance company or plan does not have a contract with Straith Hospital, we will bill your insurance for the care provided to you. If a non-contracted insurance company or plan pays Straith Hospital less than the amount that was billed, you may be responsible for the outstanding balance. After your insurance company is billed, you will receive a statement from Straith Hospital explaining any outstanding balance.

### **Worker's Compensation Injury**

If you receive care for a worker's compensation related injury and you do not have the information needed to bill your employer or your employer's worker's compensation carrier, you must call a Straith Hospital financial representative at 248-357-3360 within 3 days of receiving treatment. Please be ready with the following information for a work related accident:

- Employer name
- Employer address, phone number and name of individual authorizing payment for treatment
- Date of accident or injury
- Claim number
- Name, address and phone number of worker's compensation carrier

If you do not call Straith Hospital with this information, charges for the medical care provided will be billed directly to you.

### **Automobile Accident**

If you receive care for an automobile accident and you do not have the information needed to bill your auto insurance company, you must call a Straith Hospital financial representative at 248-357-3360 within 3 days of receiving treatment. Please be ready with the following information for an automobile related accident:

- Name of auto insurance company, address, phone number
- Name of contact person (if insured through an independent agent)
- Date the accident occurred
- Claim Number

If you do not call Straith Hospital with this information, charges for the medical care provided will be billed directly to you.

Please note that in the case of an automobile accident, we will verify your health insurance coverage. Some employer self-funded insurance plans, as well as Medicare, Medicaid and other health plans require us to bill your automobile insurance first.

### **Billing**

You may receive multiple bills for the services provided at Straith Hospital. Straith Hospital (facility) bills may also include physicians, nurse practitioners, or physician assistants (professional) charges. Also, you may receive bills directly from other providers who treated you or performed tests while at Straith Hospital.

## **Important Phone Numbers and Contacts**

Straith Hospital for Special Surgery  
23901 Lahser Rd.  
Southfield, MI 48033

Straith Hospital financial representatives: 248-357-3360  
Straith Hospital Business Office Manager: 248-357-3360

Department of Human Services  
Macomb County: 586-412-6100  
Oakland County: 248-975-4800  
Wayne County: 313-456-1000

Medicaid Customer Hotline: 800-642-3195

For copies of this document in other languages please contact the Straith Hospital Business Office Manager.