



ESTES PARK HEALTH

Billing and Payment Information

Worried about how to pay your hospital bill? You have options you might not know about.

You may qualify for financial assistance if:

- You are uninsured
- You are underinsured
- You are eligible for a government program such as Colorado Medicaid, Children's Health Plan (CHP+), or Colorado Indigent Care Program (CICP)
- If it is determined that you are not eligible for a government program, then you can apply for assistance by completing a financial statement. Our Financial Counselors can assist you with the process.

Billing Questions

Patient Financial Customer Service – 970-577-4530

Financial Counselors – 970-577-4327 and 970-577-4528

Pre-Access Services Specialist – 970-577-4525

Office Hours for Billing Questions:

Monday – Friday 8:00 a.m. to 5:00 p.m.

Please use Patient Financial Customer Service in Bay 1 to make your payments.

Payment Options:

- Cash, checks or money orders
- Credit Cards: Visa, MasterCard, Discover, American Express or HSA cards
- Online bill pay at <https://eph.org/patients-visitors/billing-payments/make-a-payment/>
- 6-month payment contracts with no interest
- Long-term, non-qualifying, low interest bank loan

Financial Assistance: If payment of your health care expenses creates a financial hardship for you, contact 970-577-4327 or 970-577-4528, and speak with a financial counselor. Estes Park Health provides financial assistance for uninsured patients with family income levels up to 250% of Federal Poverty Guidelines. Underinsured patients qualify up to 400%. The financial assistance policy is available in English and Spanish on our website: <https://eph.org/patients-visitors/billing-payments/>

Medicare: Estes Park Health will bill Medicare and any secondary insurance for you. You will be responsible for any copays, deductibles or coinsurance.

Medicaid: You must present a valid Medicaid card in order for us to submit your claim. If there is no eligibility on your date of hospital services, you will be responsible for the bill. Estes Park Health does not accept out of state Medicaid. Our Financial Counselors can help you apply for Medicaid - 970-577-4327 and 970-577-4528.



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Commercial Insurance: Commercial Insurance is a contract between you and the insurance company. Please verify with your insurer your specific benefits and requirements your services. The State of Colorado regulations prohibit discounts on insurance copays, deductibles or co-insurance balances.

We will collect copayment at the time of service. If there is a balance due after your insurance has been paid, you will start receiving monthly statements.

Workman's Comp: If your bill is covered by Workman's Comp Insurance, we will bill your employers' compensation insurer. If the claim is disputed, you will be responsible for the bill.

Colorado Indigent Care Program (CICP): This state program provides discounted health care to low-income people and families. To qualify for this program, you must be a Colorado resident, U.S. Citizen or documented alien and not eligible for Medicaid. You must apply within 90 days of service at Estes Park Health. Estes Park Health Physician Clinic does not contract with CICP, but please provide your card and we will work with you on paying your balance.

Charity Program: The Estes Park Health Charity Program provides financial aid to patients and families in need. Eligibility for charity will be considered for those individuals who are uninsured, underinsured and ineligible for any government health care benefit program; and who are unable to pay for their care. Patients will be asked to complete a Financial Assistance Application and provide the supporting documentation which may include:

- Photo Identification
- Family Size
- Income Documentation
 - Income Tax Return
 - Copy last month pay stub for individual
 - If married, copies of previous month pay stub for spouse.
 - Documentation of expenses, including medical bills

The Financial Assistance Application will be reviewed and approval will be based on the Federal Poverty Level Guidelines (FPL).

Auto Claims: We require the name of your auto insurer, their address and the claim number for your policy. You will be asked for any other health insurance coverage you have.

Self-Pay: Estes Park Health does expect payment at the time of service. If you do not have insurance and are unable to pay in full at the time, please contact Estes Park Health Financial Counselors – 970-577-4327 and 970-577-4528 – to discuss possible payment options. Self-pay patients are offered a 25% discount on services

Prompt Pay Discount: A 10 % prompt pay discount, after deductible and coinsurance is applied, is available to patients who pay their account in full within 45 days of their first bill.

Other Billing: In addition to the billings referred to here, you may receive additional bills for your care, such as anesthesiology, cardiology, and/or radiology. Please note these are separate from your hospital bill and require separate payment or settlement.