



ESTES PARK
HEALTH


Changes to Billing Statements


SEPTEMBER 18, 2019



What is Estes Park Health?




**Estes Park Health
Physician Clinic**
provides primary care, and medical and surgical specialty care, to our community and visitors.


**Estes Park Health
Emergency Department**
provides 24/7 care and is staffed by board-certified physicians and nurses.


**Estes Park Health
Birth Center**
cares for mom and baby's needs throughout the phases of labor, delivery and post-partum.


**Estes Park Health
Surgical Services**
delivers surgical expertise from colonoscopies to total knee replacement.


**Estes Park Health
Living Center**
imparts care with dignity in our 24-hour, 52-bed skilled nursing facility.


**Estes Park Health
Ambulance Department**
offers highly skilled EMS paramedics who respond to over 2,300 calls each year.


**Estes Park Health
Inpatient
Medical/Surgical Unit**
cares for patients requiring an overnight stay.

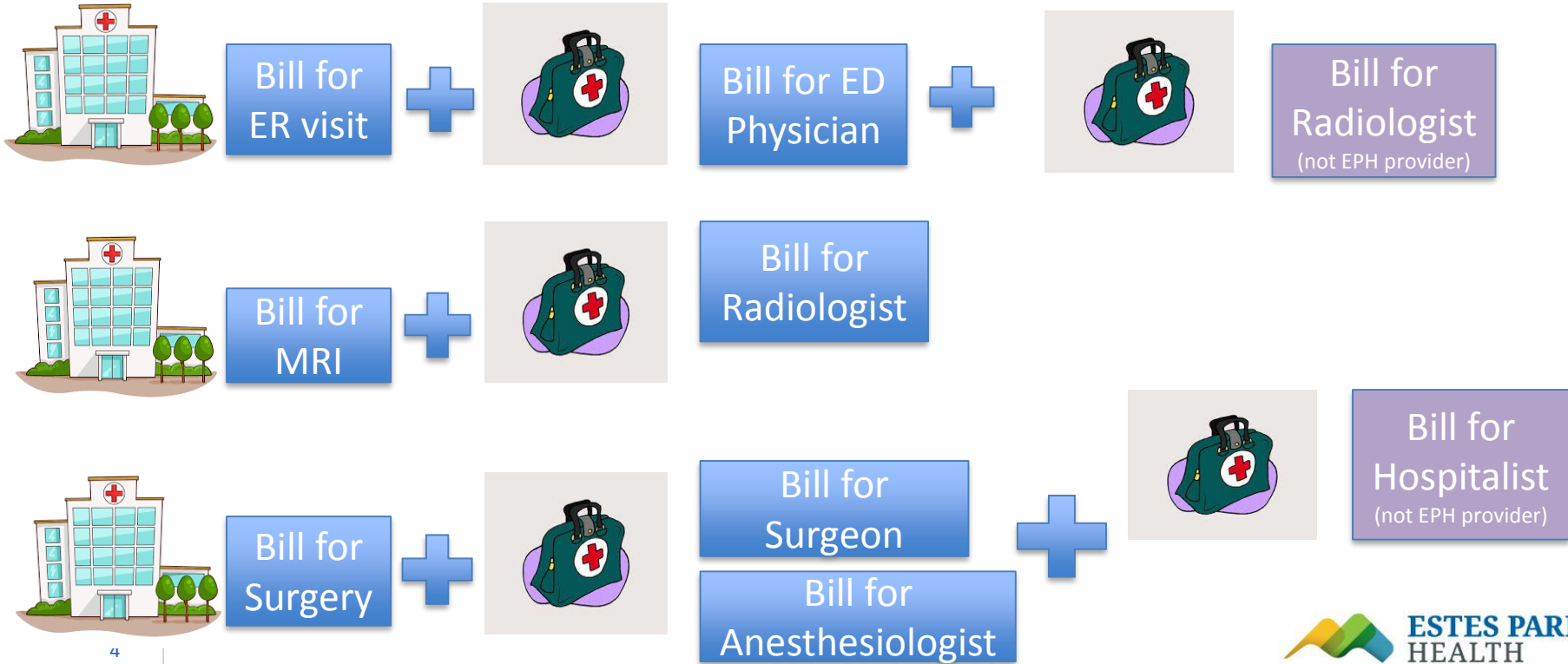
Current state of billing

For all the services we provide, we currently use two separate billing systems:

- 1) One for facility charges such as the Emergency, Outpatient or Inpatient Services.
- 2) One for professional/physician charges for employed professionals at Estes Park Health such as an Emergency Physician, Radiologist, or Surgeon.

Within these systems, there are **SEPARATE bills** for each date of service and could arrive in your mail at different times: Let's take a look at your mailbox.

So Many Separate Bills



Current Statements – What's in your mailbox?

Let's review the statements for a surgery visit for broken arm where the insurance company processed the physician's charges first, then the insurance company processed the hospital charges 3 weeks later.

The patient will receive a separate statement for Professional Services and Hospital Services.

Example of Statement for Professional Services

- This bill is for Professional Services with the date the statement was sent
- This bill shows how much is due & any previous payment from the patient
- There is an offer of a Prompt Pay discount for Deductibles & Co-insurance
- Payment is made to Estes Park Health Physician Clinic



EST99B 1339817 659723548

ESTES PARK CO 80517-6626



Account Summary	
Patient Name:	
Date(s) of Service: See page 2	
Total Charges	\$658.00
Adjustments/Discounts	\$388.84
Insurance Payments	\$234.80
Patient Payments	\$0.00
Total Account Balance	\$34.36
Amount You Owe	\$34.36

Account Detail is on the reverse.

We offer Prompt Payment Discounts!
 When the balance is paid in full, within 45 days from the date of this statement, you will receive a 10% discount on your deductible and/or co-insurance amounts.
 If you do not have insurance you may qualify for a 25% discount.
 Per Colorado state regulations, we cannot discount co-pay balances.



Check here if your address or insurance information has changed. Please indicate changes on the back of this page.

MAKE CHECK PAYABLE TO ESTES PARK HEALTH PHYSICIAN CLINIC

- 📞 Pay by Phone: (970) 586-2317
- ✉ Mail: Pay by mail using slip below
- 🌐 Online: www.eph.org

Account Information

Guarantor Name: Name Here
 Account Number: 412345
 Primary Insurance: UNITED HEALTH
 Please verify your insurance information!

Worried about your physician bill?
 We offer payment plans, non-qualifying, low interest bank loans, referrals to state funded programs, as well as financial assistance for eligible patients. The state of Colorado sets strict time limits for applying for assistance, so please respond to this letter immediately to qualify. Patients who do not apply for state funded programs, may not be eligible for financial assistance. Please contact us at (970) 586-2317 for more information.

¿Preocupado/a de su cuenta del doctor?
 Ofrecemos planes de pago, préstamos de banco con bajo interés sin necesidad de ser pre-calificado, referidos a programas financiados de parte del estado, y asistencia financiera para pacientes elegibles. El estado de Colorado requiere correspondencia entre tiempo limitado, así que por favor responda inmediatamente para aprovechar de estas opciones. Pacientes que no aplican para programas financiados de parte del estado tal vez no serán elegibles para asistencia financiera. Para más información, contáctenos a (970) 586-2317.

Guarantor Name	Account Number	Date Due
	4	UPON RECEIPT
Amount Now Due		Amount I Am Paying
\$34.36		\$



Example of Statement for Hospital Services

- This bill is for Hospital Services with the date the statement was sent (note: it is 3 weeks after the statement for Professional Services)
- This bill shows how much is due from the patient
- There is an offer of a Prompt Pay discount for Deductibles & Co-insurance
- Payment is made to Estes Park Health



EST99A 136400068726718

ESTES PARK CO 80517-6626

Account Summary	
Patient Name:	
Date(s) of Service: 01/01/2019	
Total Charges	\$6,735.55
Adjustments/Discounts	\$336.78
Payments	\$4,426.50
Amount You Owe	\$1,972.27

Account Detail is on the reverse.

We offer Prompt Payment Discounts!

When the balance is paid in full, within 45 days from the date of this statement, you will receive a 10% discount on your deductible and/or co-insurance amounts.

If you do not have insurance you may qualify for a 25% discount.

Per Colorado state regulations, we cannot discount co-pay balances.



Statement Date 05/21/2019

Check here if your address or insurance information has changed. Please indicate changes on the back of this page.

MAKE CHECK PAYABLE TO ESTES PARK HEALTH

ESTES PARK HEALTH
PO BOX 2715

Statement of Hospital Services

Statement Date: 05/21/2019

Page 1 of 2

- Pay by Phone: (970) 586-2317
- Mail: Pay by mail using slip below
- Online: www.sph.org

Account Information

Guarantor Name: NAME HERE

Account Number: E000012345

Primary Insurance: UNITED HEALTH

Secondary Insurance: No insurance on file

Please verify your insurance information!

Worried about your hospital bill?
We offer payment plans, non-qualifying, low interest bank loans, referrals to state funded programs, as well as financial assistance for eligible patients. The state of Colorado sets strict time limits for applying for assistance, so please respond to this letter immediately to qualify. Patients who do not apply for state funded programs, may not be eligible for financial assistance. Please contact us at (970) 586-2317 for more information.

¿Preocupado/a de su cuenta del hospital?
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Guarantor Name	Account Number	Date Due
	E0000	UPON RECEIPT
Amount Now Due		Amount I Am Paying
\$1,972.27		\$



Card #

The Change

Estes Park Health is changing to a new Electronic Health Record (EHR) called Epic on **11/09/2019**

- This will combine the systems used for Professional Services, Emergency Room Services and Hospital Services into one.
- This will allow your care providers to have greater visibility to the patient's complete medical record, including services outside Estes Park Health.

The Change for your Billing Statements

- Patients will now receive a letter from Estes Park Health when your bill is sent to your insurance company.
- Once insurance has processed the claim, patients will receive a statement for all services on one bill, with balances for both Professional and Hospital services.

Our care for you will not change – You will get the best medical treatment!

Future state – The letter

Patients will begin to receive a letter about the bill for their services with Estes Park Health IF the charge is over \$500. This letter will:

- Let the patient know we have sent a bill to their insurance – to verify it is correct.
- Provide an itemized statement of hospital services.
- Let the patient know the next steps – Once the insurance has processed a claim, the patient will then receive a statement requesting payment for the balance.

Post-Service Letter Example- Front & Back



**ESTES PARK
HEALTH**

Statment Sixteen
76234 EPH ED
Bow Mar, CO 80123

An important message
about your
recent visit.

August 19, 2019

Dear Statment Sixteen,

Thank you for choosing Estes Park Health. We are sending this letter to provide you with a summary of services and charges from your recent visit.

This is not a bill. You are not yet being asked to make any payment.

We have sent a claim to your primary insurer. They may contact you for more information. Your quick response to their questions will help your insurance company process your claim quickly and efficiently.

You identified Banner Choice Plus as your primary insurer when you received services. Please call us and let us know if this is not correct. The charges submitted to your insurance are listed on the back of this letter.

After your insurer has processed your claim, you'll receive a statement from us indicating any remaining balance due from you.

You may also receive other bills for your care from physicians or other healthcare providers for services, imaging or tests they provided while you were in our hospital. Please note that these are separate from your bill with Estes Park Health and require separate payment or settlement.

We are here to help you. If you have questions or concerns about your bill, please call Patient Financial Services at 970 577-4530. When you call, please mention your account number 6001000422. If you wish to make payment arrangements or if you are unable to make a payment, please call our Patient Financial Counselors to talk about your available options for financial assistance.

Thanks again for choosing Estes Park Health.

Sincerely,

Your Customer Service Team

Patient Name: Sixteen,Statment

Account Number: 6001000422

Date of Birth: 07/06/1984

Admission Date: 08/15/19

Discharge Date: 08/15/19

Attending Physician: EPH Test, Doctor

Svc Dt	CPT(R) Code	Description	Qty	Amount
08/15/2019		HB RX REV 259 OTHER	1	100.00
08/15/2019	71045	HB RADIANT-RADIOLOGIC EXAM CHEST SINGLE VIEW	1	317.00
08/15/2019	80053	HB COMP METABOLIC PANEL	1	125.00
08/15/2019	84484	HB POCT TROPONIN	1	75.00
08/15/2019	84484	HB POCT TROPONIN	1	75.00
08/15/2019	85025	HB CBC WITH AUTO DIFF	1	50.00
08/15/2019	85610	HB PROTHROMBIN TIME INR	1	59.00
08/15/2019	93005	HB EKG TRACING ONLY NO I&R	1	211.00
08/15/2019	93005	HB EKG TRACING ONLY NO I&R	1	211.00
08/15/2019	99285	HB EMERG-LEVEL 5	1	2,805.00

Total Charges: 4,028.00

Future state – the statement

With Epic, we will shift to **Guarantor billing**:

- The Guarantor is the person financially responsible for the bill.
- The Guarantor will receive **ONE BILL** for all services billed by Estes Park Health.
- This could include multiple services for one patient, or services for a parent and child(ren) grouped together.
- The Guarantor will receive separate bills for Professional services not billed by Estes Park Health.

So many Bills, but not so many Statements



Bill for
ER visit



Bill for ED
Physician



Bill for
MRI



Bill for
Radiologist



Bill for
Surgery



Bill for
Surgeon

Bill for
Anesthesiologist



Bill for
Radiologist
(not EPH provider)



Bill for
Hospitalist
(not EPH provider)

Future State – What's coming to your mailbox?

Let's review the statement for a surgery visit for broken arm where the insurance company processed the Hospital charges first, then the insurance company processed the Physician charges 3 weeks later.

The patient will receive one statement for Professional Services and Hospital Services, 30 days apart.

Future state of billing

Your Estes Park Health Statement



Pay Online
at eph.org

Guarantor: Statement Fifteen	
Charges	3,473.00
Insurance Paid	-1,000.00
You Paid	0.00
Other Adjustments	0.00
Payments Received But Not Yet Applied	0.00
Current Balance	\$2,473.00
Payment due by: October 02, 2019	

See following pages for statement details

Days 0-30	Days 31-60	Days 61-90	Over 90 Days
\$435.00	\$2,038.00	\$0.00	\$0.00

Total Balance Due **\$2,473.00**

CONTACT US

Payments are posted to the oldest open balance not under review. For payments to be posted to specific accounts, please visit us online - or call our Customer Service Representatives at (970) 586-2317.

Pay Online
at eph.org

See back of statement for more information.



IF PAYING BY CREDIT CARD, PLEASE FILL OUT BELOW			
VISA	MasterCard	Discover	AMOUNT PAYING \$
CARD NUMBER			CODE *
SIGNATURE			EXP DATE

Your Estes Park Health Statement



Pay Online
at eph.org



When the balance of \$2,038.00 is paid in full before 09/20/2019, you will receive a 10% discount on your deductible and/or co-insurance amounts. If you do not have insurance you may qualify for a 25% discount. Per Colorado state regulations, we cannot discount co-pay balances.

Date	Description	Charges	Pmts/Adjs	Patient Balance
Patient: Statement Fifteen [712]		Estes Park Health Surgical Clinic		
08/12/19	New Charges	3,038.00		
	Colorado Medicaid Payments and Adjustments		1,000.00	
	Your Responsibility			2,038.00

When the balance of \$435.00 is paid in full before 10/20/2019, you will receive a 10% discount on your deductible and/or co-insurance amounts. If you do not have insurance you may qualify for a 25% discount. Per Colorado state regulations, we cannot discount co-pay balances.

Date	Description	Charges	Pmts/Adjs	Patient Balance
Patient: Statement Fifteen [713]		Estes Park Health Surgical Clinic		
08/13/19	New Charges	435.00		
	Your Responsibility			435.00

The Last page.....



PAY YOUR BILL ONLINE: Online bill pay is now available at https://billpay.eph.org	PAY YOUR BILL BY PHONE: Monday-Friday, 8:00 a.m. to 5:00 p.m. (MST). Call us at 1.970.586.2317
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Easy ways to Pay

❖ **WHAT YOU NEED TO KNOW:**

Per Colorado State Senate bill 12-134, uninsured patients who meet eligibility requirements may qualify for Charity Care assistance. CICP (Colorado Indigent Care Program) recipients do not qualify for this program.

Por el Senado del estado de Colorado 12-134, pacientes no asegurados que cumplan con los requisitos de elegibilidad están calificados para ser evaluados para asistencia de cuidado de Caridad. Los destinatarios CICP (Colorado Indigentes Cuidado Programa) no califican para este programa.

Info about assistance

❖ **WORRIED ABOUT YOUR HOSPITAL BILL**

We offer payment plans, non-qualifying, low interest bank loans, referrals to state funded programs, as well as financial assistance for eligible patients. The state of Colorado sets strict time limits for applying for assistance, so please respond to this letter immediately to qualify. Patients who do not apply for state funded programs, may not be eligible for financial assistance. Please contact us at (970) 586-2317 for more information.

Ofrecemos planes de pago, préstamos de banco con bajo interés sin necesidad de ser pre-calificado, referidos a programas financiados de parte del estado, y asistencia financiera para pacientes elegibles. El estado de Colorado requiere correspondencia entre tiempo limitado, así que por favor responda inmediatamente para aprovechar de estas opciones. Pacientes que no aplican para programas financiados de parte del estado tal vez no serán elegibles para asistencia financiera. Para más información, contáctenos a (970) 586-2317.

Payment plan options

❖ **PAST DUE/COLLECTIONS:**

Payment is due within twenty-eight days of your statement date. Failure to pay your bills or contact our office may result in a referral to an outside collection agency.

❖ **NEED TO UPDATE YOUR ADDRESS OR INSURANCE INFORMATION?**

Please go online <https://billpay.eph.org> and sign in to My Health Connection or fill out the form below with your updated information. Allow 7-10 business days for the updates to be reflected in our system.



Review of Future state of billing

- Your statement will include all services billed by Estes Park Health on one bill for the guarantor on the account.
 - This could include more than one date of service, or more than one patient
- Your statements will list the charges you owe now, but **NOT** charges still in process with your insurance company.
 - You will not receive notice of outstanding, pending charges except on the initial letter, which is not a bill.
- Statements will include outstanding balances for 120 days. Balances older than 120 days, with no payment arrangements will face further collection action.

Review of Future state of billing

- You will still receive separate bills from providers for services that are contracted by Estes Park Health, but not employed by Estes Park Health.
 - Hospitalists, Radiology services, Surgicalists or other services not billed by EPH will send you separate bills with their own logo.
- The system Estes Park Health currently uses and the Epic system do not “talk to each other”.
 - Before November 9, 2019 your bills will be in the “old” style.
 - From November 9, 2019 and forward, statements for services will be in the “new” style, and separate from previous services.
 - Our website will provide guidance when paying online based on the date of service.

Frequently asked questions

- Why does it take so long to get my bills sometimes? It is based on the accuracy of the bill and rules of your insurance company.
- Do I need to present my Photo ID & Insurance card every visit? Yes. It will speed up the registration process. The new system, Epic, requires that registration enter the insurance information based on the name and billing address of your insurance from the card.
- I cannot pay my bill, what should I do? We are here to help you. There may be a program you are eligible for you do not know about. Handouts are available.

Frequently asked questions

- I have a payment plan for previous services, can I add new services to that? **No. Separate payments must be made for services in different computer systems.**
- Will I be able to combine my old separate bills with new ones with services after November 9th ? **No. Unless....**
- Can I add bills after November 9th to my existing bank loan? **Yes.**

Contact us

Contact Patient Financial Services:

- Patient Financial Customer Service – 970-577-4530
- Financial Counselors – 970-577-4327 and 970-577-4528

For Additional Information Visit: eph.org/patients-visitors/billing-payments/



ESTES PARK
HEALTH

Thank You!

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Created by: Julia Seiden