

# Understanding Your Hospital Bill



2600 North Loop West  
Houston, TX 77092

At **CHRISTUS**, we are committed to fulfilling our mission *to extend the healing ministry of Jesus Christ*. We take a proactive approach to patient billing and collections, with respect and professionalism at the forefront of our transactions. We expect payment at the time of service, and we understand that billing and collection for health care services can be confusing. Our admitting and business office staff will work with you to answer your billing questions, set up a payment plan, or qualify you for government-sponsored programs.

## ***Your Hospital Bill***

As a routine practice, when appropriate, the hospital attempts to collect all known patient expenses at time of service. Our initial request for payment will include deductibles, co-pays and coinsurance amounts. However, the amount of all charges may not be known or available at the time of admission or discharge, and it is possible that charges may be added to your bill after discharge. Therefore, calculated coinsurance amounts are based on estimated charges. Any overpayment will be promptly refunded, and we will not charge interest on the balance of your bill that remains after your insurance provider has provided us with their portion of the payment.

You may request an itemized copy of your bill within one year of the date of your discharge from the hospital, and it will be provided to you within 10 business days.

## ***Discounts***

On January 15, 2007, CHRISTUS initiated an updated uninsured discount policy for patients who do not have health insurance. We will discount bills for all uninsured patients for medically necessary services. Information about this program will be provided at the time of registration or during your visit. After your bill has been discounted, you will be asked to pay the remainder. If you are unable to pay your bill, we will work with you to see if you can:

- Qualify for programs like Medicaid or Medicare
- Set up a payment plan
- Apply for a Charity discount

We also provide charity care discounts for patients whose family income is at 200 percent of the Federal Poverty level or less. A prompt pay discount may also be available if you pay your entire bill at the time of service. Please ask a CHRISTUS billing Associate for more information about all discount policies.

## ***Physician Billing***

Professional services provided to you by a physician will be billed separately and apart from the fees charged by the hospital. Please note that physicians and other health care providers who provide services at our facility may not be listed as participating providers or contracted with the same third-party payors as this hospital. This means that their services may not be covered by your medical insurance provider, even if the hospital is in your network.

If you receive a bill from a physician and have questions, please call the telephone number listed on that bill.

Physicians that may bill you separately include:

- Your personal physicians
- Pathologists
- Emergency Department physicians
- Cardiologists
- Anesthesiologists
- Radiologists
- Neonatologists
- Hospitalists

## ***Processing Your Bill***

If you have current insurance coverage, our hospital billing department will bill your insurance company shortly after your visit. When a claim is sent to your insurance company, an informational letter will be sent to you. Please note that this letter is NOT a bill. Your insurance company should pay your hospital bill within 60 days. The hospital may request your help in contacting your insurance company if payment is delayed. There may be times when your insurance company needs additional information from you. Please respond as quickly as possible so payment is not delayed.

Please note that you may be responsible for all or part of the remaining charges that are not paid by your health benefit plan, and payment will be due upon receipt of your bill.

*This disclosure required by Texas Health & Safety Code Section 324.101.*

## **We're Here for You!**

**Please contact your local  
CHRISTUS Hospital billing  
office if you have questions  
concerning your bill.**

**To pay your bill online, please  
visit [www.christusepay.com](http://www.christusepay.com)**