

# The Billing Process: What You Need to Know

## Registration

Community Medical Center collects and verifies personal contact and health insurance information. This process may take a few extra minutes but helps protect your confidential medical information and ensures your bills are processed correctly.

For Medicare patients, it's important to know whether Medicare is your primary insurance. If it is not, please bring both your current primary insurance card and your Medicare card when you register.

When you register, you'll receive an estimate of your charges based on the information you provide. Please note that final charges may vary.

## Understanding Your Insurance

We know insurance requirements can be confusing. Patients should familiarize themselves with their insurance plan(s). It is important for patients to know key information such as co-pays, co-insurance and deductibles. If you have questions, call your insurance provider.

If you're unsure whether Community Medical Center participates with your insurance, please ask. If our hospital or services are out-of-network, it may increase your out-of-pocket costs.

## Pre-Authorizations and Referrals

Some health insurance plans require pre-authorization for certain services. Emergencies do not require pre-authorization. If your service needs a pre-authorization or referral, notify your physician and have it completed before your hospital visit.

Pre-authorization does not guarantee that your insurance will cover the cost. Contact your insurance provider to confirm.

## Patient Payment Responsibility

Like all hospitals, we aim to collect any known patient expenses at the time of registration. Check with your insurance company to see if your plan includes a co-pay, deductible, or coinsurance, or if you are responsible for a portion of your hospital bill.

If you're unable to pay up front, you may qualify for a Care Payment plan. These plans offer 0% interest and flexible, longer payment terms to help make your bill more manageable.

## Insurance Billing and Statements

After your visit, we'll bill your insurance company on your behalf. Once your claim is processed, your insurance will determine any patient responsibility, such as a copayment, coinsurance or deductible. It may take insurance companies up to one year to fully process your claim and you will receive a hospital bill once your insurance has made its payment. In Montana, hospitals have up to eight years to collect on medical bills.

## Account Payment

You'll receive a statement at the mailing address we have on file for any balance due. Your first statement will include a summary of your charges, and future statements will show your remaining balance. Payments can be made in-person with our cashier or by calling 406.282.4085. We will try to collect unpaid balances from the patient for approximately 90 days before we refer an account for further collection activity.

You may also receive reminder text messages or phone calls from our billing partner, Healthcare Outsourcing Network, LLC (HON). Their representatives will identify themselves as calling on behalf of Community Medical Center and will ask for a few details — such as your name, date of birth and address — to verify your identity and protect your privacy.

## Self-Payment

If you do not have health insurance or prefer not to use it, please contact us at 406.282.4085 or visit the cashier to discuss available payment options.

Our financial counselors are available to help patients who need assistance with their hospital bill establish a manageable, interest-free payment arrangement. Call 406.828.4085.



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## Financial Assistance

Financial assistance may be available to eligible patients. To learn about your options, contact one of our financial counselors Monday through Friday, 8 a.m.– 12 p.m. and 1– 4:30 p.m., at 406.282.4085.

Community Medical Center partners with MedAssist to support patients who are uninsured or underinsured. MedAssist can help you explore state or federal assistance programs. Depending on your care, a MedAssist representative may meet with you in your room as an inpatient or contact you by mail or phone as an outpatient.

### Billing Customer Service

Mon. – Fri. 8 a.m. – 4:30 p.m.  
406.282.4085

### Cashier (walk-ins only)

Mon. – Fri. 9 a.m. – 5 p.m.

## Separate Provider Bills

In addition to your hospital bill, you may receive separate bills from physicians or other healthcare providers involved in your care. These may include Emergency Department physicians, hospitalists, radiologists, anesthesiologists or laboratory and transportation services. These providers handle their own billing, so any questions about these bills should be directed to their offices.

## Contracted Service Providers Who Bill Separately

Service	Company	Phone
Doctor's Office	Community Physician Group (CPG) and FirstCare	844.236.2866
ER	Clark Fork Emergency Physicians	855.691.9890
Radiology	Inland Imaging	888.737.4455
Anesthesia	Missoula Anesthesia	406.728.8420
Pathology	Pathology Consultants	406.552.4994
Hospitalist	Sound Physicians	866.765.0513
Ambulance	Missoula Emergency Services	406.549.7104
Helicopter	LifeFlight	866.883.9998

