



Provider Based Billing at Charlotte Hungerford Hospital Frequently Asked Questions

Receiving care at the Charlotte Hungerford Multi-Specialty Group's locations also known as Hospital Outpatient Departments may result in a hospital facility charge as well as a professional or physician charge for outpatient services and/or procedures. These charges will be reflected on the patient statement you receive for services provided.

Depending on a patient's specific insurance coverage, it is possible that some benefits may differ for these services and procedures.

Patients are advised to review their insurance benefits or contact their insurance provider to determine what their policy will cover and identify any out-of-pocket expenses.

Q: What does 'provider-based' or 'hospital outpatient' mean?

A: "Provider-based" or "hospital outpatient" refers to the billing process for services rendered in a hospital outpatient clinic or location. This is the national model of practice for large, integrated delivery systems where the hospital owns space and employs support personnel involved in patient care.

Q: How does this affect billing?

A: Under this model patients may potentially receive two (2) bills. One charge represents the facility or hospital charge and one charge represents the professional or physician charge.

Q: Does this mean patients will pay more for services?

A: Depending on their particular insurance coverage, it is possible benefits may differ and pay more for certain outpatient services and procedures at provider-based/hospital outpatient locations than at a private physician office. We recommend patients review their insurance benefits or contact their insurance provider to determine what their policy will pay and what out-of-pocket expenses they may incur based on the location of the services provided.

Q: What are the Charlotte Hungerford Multi-Specialty Group locations?

A: The following Charlotte Hungerford Multi-Specialty Group's locations are all licensed as hospital based services:

Cardiovascular Medicine
Diabetes & Endocrinology
Ear, Nose & Throat
Infectious Disease
Joint Replacement & Orthopedics
Medical Walk In
Neurology
Primary Care (Offices in Thomaston and Torrington)
Pulmonary & Critical Care
Surgical Associates
Wound Care & Hyperbaric Medicine

Other locations will be included as the Charlotte Hungerford Multi-Specialty Group continues to expand services to meet patient needs.

Q: Does this affect patient co-pays or deductibles?

A: Depending on each patient's specific insurance benefits, deductible, co-insurance and copayments may be applied for provider-based services.

Q: What can patients do if they are having difficulty paying for healthcare services?

A: Charlotte Hungerford Hospital offers discounting and charity policies to help qualifying patients. Detailed information is available by calling the The Charlotte Hungerford Hospital's Financial Counseling Office at **(860) 496-6384**.

In Summary: Receiving Care at Charlotte Hungerford Multi Specialty Group's "Provider Based" locations may result in a facility charge as well as a professional or physician charge for outpatient services and/or procedures. These charges will be reflected on the patient statement you receive for services provided. Depending on a patient's specific insurance coverage, it is possible that some patients may pay more for these services than they would at a private office. The Charlotte Hungerford Hospital is not unique in this regard as this is the case in many integrated healthcare delivery systems across the country.

Patients are advised to review their insurance benefits or contact their insurance provider to determine what their policy will cover and identify any out-of-pocket expenses.