



## Understanding Your Hospital Bill

Did you know that where you see your doctor can impact how much you pay? If you visit your doctor at a hospital-based medical practice, you may receive a hospital charge for your services.

Physicians' offices that are in an outpatient hospital department will charge for two parts: hospital fees and doctor or professional fees.

### Why am I billed for hospital services?

The hospital bill covers expenses including supplies, equipment, exam rooms, nurses, support staff and administrative expenses.

### Is the facility fee covered by insurance?

Your insurance company can tell you what you can expect to pay. Contact your insurance company to find out what your coverage includes and what you will pay out-of-your pocket.

### How is this estimate calculated?

All hospitals in Maryland should provide an estimate of the charges before non-emergency services are received. This estimate is for the hospital fee only. It does not include the doctor's time or other services like minor surgical procedures, X-Ray, MRI, lab, injections, administration of IV therapy, or other treatments. This is only an estimate. The actual charge to your insurance company may change based on the length of your visit and the specific services you receive.

### How can I avoid facility fees?

- When you make an appointment, ask if you will be charged a hospital fee.
- If the answer is yes, and you want to avoid this fee, ask the doctor if he or she sees patients at a different location that does not charge a hospital fee. If the answer is yes, check with your insurance company to see if your insurance is accepted at the other location.
- If you choose to see a doctor in the outpatient department of the hospital, work with your insurance company to understand your expected costs.
- If you cannot afford the fee, ask the hospital if they offer financial assistance.

### Who do I contact with a concern or complaint?

First call your doctor's office and ask to speak to someone in billing. For additional information about insurance contact:

#### **Maryland Insurance Administration**

Complaint Phone number: **410-468-2340** or **1-800-492-6116**, select **option 3**, then **option 1**.

<https://insurance.maryland.gov/Consumer/pages/FileAComplaint.aspx>

#### **Office of Attorney General, Health Education and Advocacy Unit**

Phone number: **410-528-1840**

Email: [heau@oag.state.md.us](mailto:heau@oag.state.md.us)

<http://www.marylandattorneygeneral.gov/Pages/CPD/HEAU/default.aspx>