

YOUR HOSPITAL BILL

Understanding the billing,
insurance and payment options
regarding your healthcare services.



Stanly Regional
MEDICAL CENTER

Patient Accounting

Stanly Regional Medical Center values you, our patient, and appreciates the opportunity to serve you. We are equally committed to providing you with reliable, quality billing services.

It is important to note your hospital bill covers services provided by the hospital staff and includes services ordered by your physician. Your hospital bill does not include charges for your personal physician, emergency room physician, surgeon, pathologist, anesthesiologist, radiologist or other physician-related services. You will receive separate bills from those professionals.

Please notify us if there is any incorrect information on your bill, such as address or insurance carrier. Accurate information allows us to provide you with quality billing services and prevent any unnecessary delays.

Insurance Billing

As a courtesy to you, we will file a claim with your insurance company. We will make every reasonable effort to collect payment from your insurance company. However, you are ultimately responsible for your bill. (Patients with Medicare, Medicaid, Champus and Workers Compensation will only be billed for the deductible and/or co-insurance if applicable.)

If you do not receive a notification of payment from your insurance company within 30 days, we advise you to contact them to inquire when you can expect payment to be made on your behalf. The phone number can usually be found on your insurance card.

Financial Assistance

We want to reduce your financial worry as much as possible. Our representatives are available Monday - Friday from 8:30 a.m. - 5:00 p.m. and can answer your questions and help you apply for financial assistance.

Both federal and state financial assistance programs are available to help pay your medical bill. If you meet certain guidelines, you may be eligible for one of the programs listed below:

Medicaid

- Families
- Infants & Children
- Pregnant Women
- North Carolina Health Choice

Adult Medical Assistance Programs

- Aged
- Blind
- Qualified Beneficiary
- Disabled

State Funded Programs

- Crime Victims
- Rape Victims

Stanly Regional Medical Center's Financial Assistance Program

To apply for these programs, you will need to fill out an application and furnish proof of income.

Payment Options

We accept payments by cash, check, debit cards, major credit cards and online at stanly.org. If you need assistance with a payment plan please call us at (704) 984-4348 or (704) 984-4397. We offer a 12 month interest free or an interest bearing plan if more than 12 months through Access One. If you do not contact us and allow your account to become past due, we will take appropriate collection actions to recover the amount due.

Prompt Pay Policy

In order to assist our patients with no insurance, we offer the following two discount options:

Patients with no insurance can receive a 30% discount if full payment is made at time of service. We may not have all charges available at time of service, but we can make a reasonable estimate of charges. If the estimate is over the final bill charges, a refund will be issued within 10 business days from the final bill date. If the estimate was under and there is a balance due, you will receive the 30% discount on the remaining balance if paid within 30 days of the date on your initial bill.

Patients with no insurance that did not pay at the time of service can receive a 20% discount if full payment is made within 30 days of the date on your initial bill.

Questions and Answers

Who will file my insurance? We will file a claim on your behalf with each insurance carrier with whom you have coverage. We do require that benefits are assigned to and made payable to the hospital.

What do I do if I can't pay my bill? We have representatives that are trained to help identify financial assistance programs for those needing help with their bills. Our staff will assist you in determining if you qualify as well as completing the necessary forms to start the process.

What if I need an extended payment plan? We offer a 12 month interest free payment plan, or if you need more than 12 months we offer an interest bearing plan. Our customer service representatives will help you sign up.

How will I know when my insurance has paid? You should receive an "explanation of benefits" (EOB) from you insurance carrier notifying you of payments made or reasons for not paying. You will also receive a statement for any remaining balance for us once we have received the payment from your insurance carrier.

If I have no insurance can I receive a discount off of my bill? We realize that the "uninsured" do not have large insurance companies negotiating discounts on their behalf. To assist uninsured patients, we have a program that will provide discounts of 30% for payment at the time of service or 20% for payments within 30 days.

Contact Information

Insurance

For information related to your insurance, workers compensation or liability, please call:

(704) 984-4645

Fax: (704) 984-4657

Self Pay

For information regarding self pay payments after insurance, please call:

(704) 984-4348

Fax: (704) 983-7826

Representatives are available Monday through Friday from 8:30 a.m. – 5:00 p.m.

We will be happy to assist you with any questions or concerns you may have.

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