

# Billing & Financial Assistance



## We're here to help!

Understanding your healthcare charges can feel overwhelming.

### Our staff can help:

- Explain your bill & answer questions
- Navigate insurance process
- Establish a payment plan
- Help you apply for financial assistance

Please contact our Patient Accounting Department with any questions about your healthcare charges.

**See listing on back for department billing phone numbers.**

**Our staff are available Monday through Friday from 8:00 AM to 4:30 PM**

### Billing questions about Hospital Services

Blue Cross Blue Shield..... (603) 543-6945  
Medicare ..... (603) 543-6943  
Medicaid ..... (603) 543-6941  
Workers Compensation ..... (603) 543-6953  
All Other Insurances..... (603) 543-6944

### Billing questions about other Valley Regional clinical services

Orthopaedics,  
Surgical Associates,  
and Urology ..... (603) 543-6953  
Associates in Medicine,  
Family Physicians,  
Primary Care Family Medicine & Pediatrics,  
and Women's Health ..... (603) 543-6955  
Newport Primary Care..... (603) 543-6955

### Self-pay or financial aid billing questions

Last Names A-K .....(603) 543-5694 or 543-6955  
Last Names L-Z..... (603) 543-5693

If you leave a message, please provide your full name, daytime and evening phone numbers, statement account number, and tell us briefly about your question or concern. Our staff will return your call within two business days.

# PAYING FOR YOUR CARE



## If You Have Insurance

When you come to Valley Regional Hospital, we submit your claims to your insurance carrier. You are responsible for any requirements for coverage under your insurance plan, such as getting approval before being hospitalized or going to the emergency room.

After your insurance company has processed your claim, we will send you a summary of the charges and payments. You are responsible for paying any amount assigned to you by your insurance company. This may include co-payments, deductibles, coinsurance amounts, and payment for any services not covered by your insurance.

## If You Are Uninsured

Patients without insurance cannot be charged any more than amounts billed to patients who have insurance covering the same care. We will apply a discount against

all charges if you have no insurance. We will also discount specific non-covered services that result in a balance which you are expected to pay (this discount doesn't apply to co-payments or package services which are already discounted).

In addition to the self-pay discount, we offer a 15% prompt payment discount to those patients who are able to pay their account balance on the day of service.

## Making Payment Arrangements

It is our policy that all co-payments are due at the time of service. This includes emergency room visits, doctor's visits, surgeries, and inpatient hospital stays. Please contact your insurance company if you are unsure of what your expected co-payment is for a specific service.

When needed, we work with you to plan reasonable payments to pay your account balance. Our financial counselors can set up payment plans that will make it easier to pay for your care.

## If You Are Unable to Pay Your Bill

We are committed to providing care for emergency medical conditions and medically necessary services, regardless of the patient's ability to pay. Financial Assistance is provided to people who are uninsured, under-insured, or are otherwise unable to pay based on their financial situation.

## How to Apply for Financial Assistance

Residents of New Hampshire and Vermont are eligible to apply. Our financial counselors will help you complete an application to determine eligibility for Medicaid and/or the NH Health Access Network. You can obtain a copy of the application from our website at [VRH.org](http://VRH.org) or by calling one of our financial counselors at **(603) 543-5693**. You will need to provide a completed application, and specific documentation, including complete information about your income and expenses.

A financial counselor will review your application, with our income guidelines for financial assistance. If you are eligible, you may qualify for discounts of 25-100% off the cost of your medically necessary and preventative care.

