

Understanding the Billing Process

Insurance vs. Uninsured



If You Have Insurance

When you come to Valley Regional Hospital, we submit your claims to your insurance carrier. If there's a balance 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. If you're having problems paying your bill, you can apply for financial assistance (see next page).

Questions?

Financial counselors are available Monday through Friday from 8:00 AM to 4:00 PM

Blue Cross Blue Shield

(603) 543-6945

Medicare

(603) 543 - 6944 or (603) 543-6953

Medicaid

(603) 543-6941

Workers' Compensation

(603) 543-6943

All Other Insurances

(603) 543-6942 or (603) 543-6955

Valley Regional Clinics Questions

(603) 543-6942 or (603) 543-6955

Payment Questions

Last Names A-K: (603) 543-6947

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.

Valley Regional Hospital

243 Elm Street | Claremont, NH 03743
www.VRH.org

Valley Regional Hospital

Quality Care with a Hometown Touch

Billing & Financial Assistance

We are here to help!

Understanding your healthcare charges can feel overwhelming. **Our financial counselors are here to help individuals with the following:**

- Pay your bill
- Explain your bill & answer questions
- Navigate the insurance process
- Establish a payment plan
- Help you apply for financial assistance
- Provide care estimates & more!

243 Elm Street • Claremont, NH 03743

www.VRH.org



Scan me to pay bill!

We are committed to providing care for emergency medical conditions and medically necessary services, regardless of the patient's ability to pay. It is our hospital policy that all co-payments are due at the time of service. Please contact your insurance company if you are unsure of what your expected co-payment is for a specific service. You can also use the cost estimator tool online at www.VRH.org to better understand and plan for any out-of-pocket health care costs.

How to Pay my Bill?

To pay your bill, please go to www.VRHbill.com or scan the QR code above. An account number is needed to pay your bill online. This can be found on your statement/bill. If you need more assistance, please feel free to give us a call.

Last Names A-K (603) 543-6947
Last Names L-Z (603) 543-5693

Pay your account balance within 30 days and save 15%! Date indicated on your bill.

Billing Questions?

Our financial counselors are available to answer questions about your costs of any upcoming procedures, tests, or admission, as well as discuss payment options with you **Monday through Friday from 8:00 AM to 4:30 PM.**

If you have insurance, it is best to reach out to your insurance provider for questions regarding coverage, co-payments, deductibles, and out-of-pocket expenses. The answers will be dependent on the individual's insurance plan and coverage.

Unable to Pay your Bill?

Financial Assistance is provided to people who are uninsured, under-insured, or are otherwise unable to pay based on their financial situation. Don't let it go to collections, please give us a call! We have other payment options and resources available:

Payment Plans: Make reasonable payment arrangements with our team towards the total account balance.

Financial Assistance: Income-based discounts of specific care costs.

Our team can also provide you with other financial resources to help navigate your individual needs.

Payment Plans

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

Applying for Financial Assistance

Residents of New Hampshire and Vermont are eligible to apply for Financial Assistance. Simply, fill out and submit an application with supporting documentation to determine eligibility, including complete information about your income and expenses. Our financial counselors are here to help with the process. You can obtain a copy of the application from our website at VRH.org or by calling one of our financial counselors at (603) 543-5693. 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.**

Do you have Established Care with one of our Primary Care Providers?

All patients with established care can also reach out to our community health navigator for assistance with the following:

- Medicaid & Navigating Insurance
- Food Insecurity
- Housing
- Medication Access
- Transportation