



Patient Billing FAQ

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**PATIENT BILLING FAQ**

Provided below is a list of Frequently Asked Billing Questions. For answers to your specific billing questions, please contact AHS Customer Service Department at: 510-895-7291.

**1. How is my insurance billed?**

AHS will bill your health insurance company. If the bill is unpaid because the insurance company states you no longer have health insurance coverage, we will send you a bill. If you have changed insurance companies, contact us as soon as possible so we may update the information on file and bill the correct insurance company. If your health insurance coverage is through Medi-Cal, or Worker Compensation, you may not receive a bill. If your bill is denied and your insurance applies a portion of the bill as patient responsibility, you will receive a bill. If your health insurance denies your claim for third party (auto accident) coverage, you may receive correspondence requesting auto coverage. If we do not receive a response, you will receive a bill.

**2. How do I know my cost for service?**

Patient Admitting may provide you with an estimate of your total charges prior to your service, during your visit, or before you are discharged from our hospital. You may decide to pay your patient portion when the estimate is provided to you. If your provided estimate was too low, you may receive a bill after your insurance company remits payment.

**3. I was in the hospital several weeks ago, why haven't I received a bill?**

Once we bill your health insurance, it may take four to twelve weeks for you to receive a bill. You may receive information from your health insurance about your bill before you receive a bill from AHS. Please contact ASH Customer Service at 510-895-7291 if any of your information is changed.

**4. I received a bill, but all it shows are total charges, how do I receive service details?**

We can send you a copy of an itemized bill for your service. If you would like an itemized bill, please contact AHS Customer Service at 510-895-7291.

**5. I have coverage under both my insurance and my partner's insurance. How are both insurances billed?**

Any health insurance for which you are the primary holder must be billed before any other health insurance. Once the primary health insurance pays, we will bill your additional health insurance.

**6. Can I find out how much my emergency room visit will cost?**

When you have services in the Emergency Room, it is implied that you have a medical emergency. Federal regulations called Emergency Medical Treatment & Labor Act (EMTALA) ensure everyone who comes to an Emergency Room will be seen regardless of their ability to pay. Once medically evaluated and stabilized, you may inquire about your co-payment, deductible, co-insurance, or deposit. Our Admitting department is available to collect your payment.

**7. After my hospital stay, why am I receiving so many bills?**

Certain services are billed separately from the hospital such as physician charges. These charges may include bills for Radiologists, Anesthesiologists, Cardiologists, and Pathologists, and will be billed separately. Physicians are independent of the hospital and bill their services separately. In the State of California, if you do not have insurance or have high medical costs you may also qualify for a discount on your physician's bill from your emergency room physician. For more information, please contact your physician.

**8. How may I make a payment?**

Alameda Health accepts cash, check, money order, VISA, and MasterCard, Discover and American Express. If additional methods of payment are required, please contact our Customer Service at 510-895-7291, and we will work with you to facilitate payment.

**9. What if I cannot pay or I do not have insurance?**

If you need help paying your bill, you may qualify for a government-sponsored program or our Financial Assistance program that may cover some or all of your balance. To determine if you qualify for financial assistance, please contact our Customer Service Department at 510-895-7291. Information about our Financial Assistance program is on the AHS website using the following link: [Patients & Visitors - Alameda Health System](#)

**10. What if I am unable to make the full payment? Can I set up a payment plan?**

Yes. If you would like to set up a payment plan, please contact our Customer Service Department at 510-895-7291.

**11. What if I am unable to continue my payment plan or what if I am late on my payment plan?**

Alameda Health offers uninsured patients and insured patients with a patient responsibility portion the option to enroll in a payment plan. We will also offer to extend payment plans for those patients who indicate an inability to pay a patient responsibility amount in a single installment. Payment plans are interest free, and we allow payments over time that is agreed upon by AHS and the patient. We consider the patient's family income and essential living expenses in creating these payment plans. An extended payment plan may be declared no longer active after you fail to make all consecutive payments due during your 90-day period. Before declaring the payment plan no longer active, we will make a reasonable attempt to contact you by phone to give you the opportunity to renegotiate the extended payment plan.

**12. What if I do not agree to the payment plan?**

If AHS and you do not agree to the terms of the payment plan, AHS shall extend a payment plan option under which the patient may make a monthly payment of not more than 10% of the patient's monthly family income after excluding essential living expenses. If you have questions about your payment plan, please contact our Customer Service Department at 510-895-7291.

**13. Will I be sent to collections if I do not pay my bill?**

After the payment plan is declared inactive, and 180 days has lapsed from your last bill, we may refer your account to a contracted collection agency. You will be notified what collection agency your account is assigned to. The collection agency may only attempt to collect the amount outstanding after the application of the self-pay discount. AHS does not engage in extraordinary collection activity such as filing a lien, foreclosure, garnished wages. Our collection agency will not engage in any extraordinary collection actions, and you may not be reported to any consumer credit reporting agency. If you have questions about collection activity and you need financial assistance, you may contact our Customer Service Department at 510-895-7291.