

# PATIENT'S GUIDE TO Billing & Payment



## **UNDERSTANDING YOUR RESPONSIBILITIES AND OUR COMMITMENT**

Thank you for choosing Boulder Community Health. We are committed to clinical excellence and innovation in meeting your health care needs. We understand billing and payment for health care services can be confusing, complex and even stressful. We are here to assist you with information about how this process works. We hope this brochure answers your questions and offers resources to find all the information you need.



Boulder Community Health

## BEFORE YOUR VISIT

**Check coverage with your employer or insurance company.** If BCH does not participate with your plan, you can still receive services here but may be responsible for paying a larger portion of your bill.

**Call your insurer to ask about pre-authorization** before certain visits or services. Obtaining approval does not guarantee your plan will cover a service completely.

**Explore self-pay options.** If you are uninsured or wish to pay directly for a service for any reason, ask about self-pay prices or prompt pay discounts before treatment. Financial assistance may also be available for patients who qualify. For hospital-related services, call financial counseling at 303-415-8115. For services at a BCH physician clinic, call that office directly for a self-pay estimate.

## PLEASE BRING TO YOUR VISIT

- ✔ **Insurance card(s).** If you don't bring proof of insurance, BCH is legally obligated to bill you for services.
- ✔ **Important information from your insurer or physician.** Bring relevant medical records, physician referrals or pre-authorizations.
- ✔ **Valid driver's license** or other government-issued identification.
- ✔ **Payment method.** We accept cash, checks, VISA, MasterCard, Discover and American Express.

## AFTER YOUR VISIT

**Respond promptly to any requests** from insurers, providers or BCH billing partners to avoid delays or denials in claim processing.

**Read your explanation of benefits (EOB),** which states what your insurer has paid as well as uncovered or denied amounts. After you receive the EOB, BCH will bill you for any remaining patient responsibility.

**Try to be patient with the complex billing process.** It can take 15-120 days for insurers to process claims.

## WHAT BCH WILL DO FOR YOU

**Bill your insurance company** shortly after your visit.

**Help with requests from your insurer.**

Depending on your type of claim, BCH billing partners may contact you to help submit any additional information, such as details related to an injury.

**Facilitate Workers Compensation billing.**

BCH will bill your employer's carrier for your care. If the claim is denied, you will be financially responsible.

**Notify you of remaining patient responsibility.**

We will send you a statement for any balance not paid by your insurer and give you thirty (30) days to pay in full or make other financial arrangements.

**Provide options for paying your bill.**

BCH offers payment plans and financial assistance programs. Call our Patient Services Center at 303-415-5300 for BCH hospital and clinic services. You can also access these services through the MyBCH portal by visiting [my.bch.org](http://my.bch.org).

## BILLS TO EXPECT

**Depending on your illness or injury**, you may receive more than one bill for your BCH visit, since independent medical professionals providing services at BCH bill separately for their services.

**BCH will bill for primary care or specialist physicians** who are directly employed by us. We will also bill for hospital and related services such as Imaging and Lab tests.

**Other medical services.** Independent professionals providing services at BCH bill separately. These may include: emergency department physician, radiologist, pathologist, surgeon, anesthesiologist, ambulance or helicopter, some lab tests and home care providers. ***For questions about these services, call the number on each billing statement.***

# TO PAY YOUR BCH BILL OR ASK QUESTIONS

Please have your billing statement available.  
**Reference the contact information on each statement.**

## Online:

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For services provided on or after Oct. 1, 2019, you can pay your bill online using the MyBCH portal, available 24/7 on your computer, tablet or smartphone.



**NEW** MyBCH patient portal is a user-friendly website and mobile app that provides secure 24/7 access to your personal health information via computer, tablet or smartphone. You can view test results, connect directly to your care team, schedule appointments, refill medications, and much more. Sign up online at **my.bch.org** or download the MyBCH app from the App Store or Google Play.



## By Email:

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Send your billing questions to  
**PatientServiceCenter@bch.org.**

## By Phone:

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Call the Patient Service Center at:  
**303-415-5300.**

Monday – Wednesday, 7:30 a.m. to 4:30 p.m.

Thursday, 11 a.m. to 4:30 p.m.

Friday, 7:30 a.m. to 4:30 p.m.

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