



*Sutter Davis
Hospital*

A Sutter Health Affiliate

With You. For Life.

Important Billing Information for Insured Patients

Thank you for choosing Sutter Davis Hospital for your hospital services. This handout is designed to help our patients with health insurance coverage to understand our billing process. This information applies only to your hospital bill and does not include any bills from physicians, anesthesiologists, clinical professionals, ambulance companies, etc. that may bill you separately for their services.

Billing Process: In most cases your health insurance carrier will be billed usually five to fifteen days after your hospital services have been provided.

Insurance Co-pays & Deductible: Your insurance co-pay and deductible will be determined by your health insurance carrier based on the benefits, as stated in your policy. Federal and State insurance regulations prohibit the hospital from discounting or waiving your assigned co-pay or deductible. If you have questions regarding your co-pay and deductible, contact your health insurance carrier by calling the benefits telephone number on your insurance card. Medi-Cal co-pays are based on your monthly Share of Cost (SOC).

Authorization: Your health insurance carrier may require authorization for your hospital services. To determine if authorization is required, and has been obtained, for your hospital services; contact your health insurance carrier by calling the authorization for treatment phone number on your insurance card. **Emergency Services do not require prior authorization, but your plan may require notification after the initial treatment.**

Verification of Other Insurance Coverage: Many health insurance carriers send their members a verification of other insurance coverage letter when a bill is received. Please respond to this letter as soon as possible. If you do not respond to the letter the health insurance carrier may deny payment, and the entire bill will become the patient's responsibility.

Explanation Of Coverage (EOB): Upon payment of your hospital bill, your health insurance carrier may mail you an EOB explaining the payment, contractual adjustment (discount applied for contracted carriers) and the amount owed by the patient/ guarantor. **Medi-Cal and most HMO plans do not send an EOB.** If you have not received an EOB within thirty days from your date of service, please contact your health insurance carrier.

Itemized bill: You may request an itemized bill by contacting the Central Billing Office.

If you have any questions regarding the status of your account, or if you would like to pay your co-pay/ deductible by telephone, please contact the Central Billing Office for Sutter Davis Hospital at (800) 353-3369, or by e-mail at CBOCustSvc@sutterhealth.org.