

# Price Estimates at Bayhealth

HELPING PATIENTS NAVIGATE MEDICAL COSTS



THE DRIVE IS *here.*<sup>®</sup>

[BAYHEALTH.ORG/PRICING](https://www.bayhealth.org/pricing)



Bayhealth's goal is to provide the best patient care, which includes financial peace of mind. Understanding how much a patient will need to pay out of pocket is essential so they can make informed decisions about the care they receive. Hospitals are mandated to post their Charge Description Master online for patients to view. While this document lists charges, it can be difficult for patients to understand and does not consider an individual's insurance. As part of Bayhealth's price transparency initiative, the Price Estimates Team was created to help patients navigate medical costs. We want our patients to understand the billing process, what their insurance will cover, and their out-of-pocket cost, which is different from the charge listed in the Charge Description Master.

## Surprise billing

The Price Estimates Team also helps patients by informing them which other providers, outside of Bayhealth, they may receive a bill from when they obtain care or other services at one of Bayhealth's hospitals. For example, depending on the procedure performed, patients may receive separate doctor's and/or anesthesia bills. Since these medical providers are not employed by Bayhealth, we are unable to provide these costs in our estimate. See the chart on the back of this brochure for a listing of other providers patients may receive a bill from.

## How to obtain a price estimate

If a patient would like to receive a confidential price estimate for a medical service or procedure at Bayhealth, the following information will need to be provided to the Price Estimates Team, either by email at [Price\\_Estimates@Bayhealth.org](mailto:Price_Estimates@Bayhealth.org), by phone at 302-310-8001, or via the electronic patient portal, **MyChart**.

- Patient insurance information (please take the following directly from the Insurance Card):
  - Name of Insurance
  - ID number
  - Group number
- Is the insurance through the patient or another family member? If it is not the patient, the name of the policy holder/subscriber will need to be provided.
- If the patient has a secondary/Medicare supplemental insurance, the above information for that policy will also need to be provided.
- Patient date of birth.
- Has the patient been to Bayhealth after 2016?
- If the patient is having surgery, the name of the surgeon will need to be provided.
- Procedure code(s) (CPT). If the patient has questions about this, their doctor can assist.
- Diagnosis code (DX). If the patient has questions about this, their doctor can assist.
- If the patient has Medicare, the name of the Bayhealth hospital location in which the service is being performed will also need to be provided. This impacts the coinsurance amount.
- A telephone number for contact regarding the estimate.

**Estimates cannot be provided without the above information. All patients and physician offices are asked to allow for up to 48 hours (or two business days) for a response with an estimate. Missing information will delay the Price Estimates Team's ability to provide the requested estimate or prevent one altogether.**

**It is important for uninsured patients to contact the Price Estimates Team as early as possible prior to surgery.**



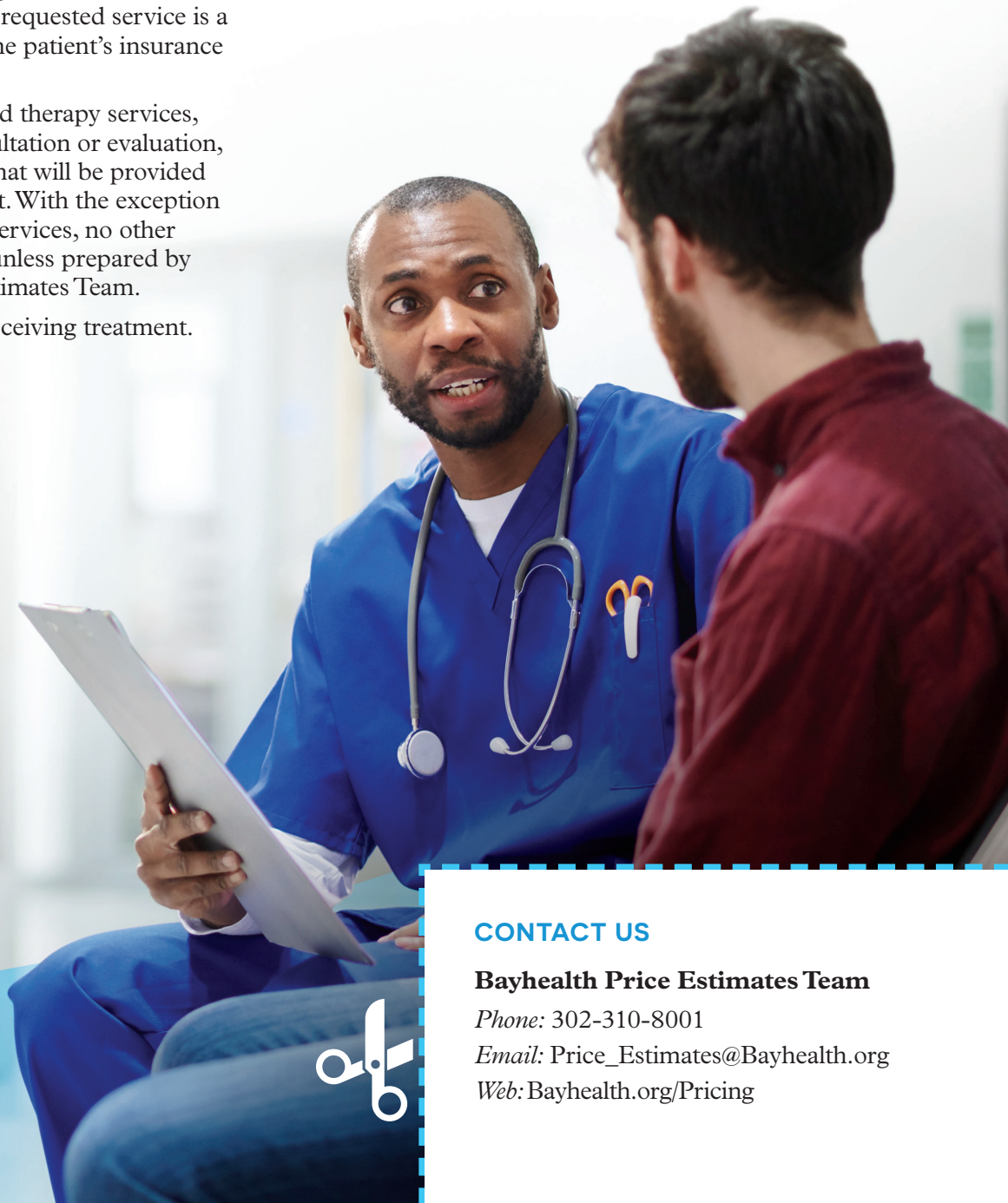
## Understanding the price estimate

- Estimates are based on the information provided, such as CPT codes, diagnosis code, and location of service.
- Many factors can influence the final cost. For example, a doctor may need to perform additional services or procedures at the time of visit. Other factors influencing the final cost are tied to where the claim falls within one's deductible and out-of-pocket expenses as determined by the insurance company when the claim is processed. The insurance company can be contacted to understand the total out-of-pocket expenses as related to the requested service.
- **THIS IS AN ESTIMATE ONLY.** In no way should it be considered the only source of information for calculating final cost of care. It is best to make sure the requested service is a covered benefit through the patient's insurance company ahead of time.
- Estimates for oncology and therapy services, outside of the initial consultation or evaluation, require a treatment plan that will be provided directly by the department. With the exception of oncology and therapy services, no other estimate will be honored unless prepared by a member of the Price Estimates Team.
- Payment is due prior to receiving treatment.

## For more information

Our Charge Description Master is available on our website. Visit [Bayhealth.org/Pricing](https://www.bayhealth.org/pricing) to view or download it. A video and links to other useful resources related to healthcare pricing and costs are also available there.

To learn more about billing and other financial services at Bayhealth, including our Financial Assistance Program, visit [Bayhealth.org/Billing-Information](https://www.bayhealth.org/billing-information) or call our Billing Support department at 877-744-7081. Our Patient Billing and Financial Services brochure, which can be downloaded from our website or requested from the Price Estimates Team or Billing Support department, also contains this information.



### CONTACT US

#### **Bayhealth Price Estimates Team**

*Phone:* 302-310-8001

*Email:* [Price\\_Estimates@Bayhealth.org](mailto:Price_Estimates@Bayhealth.org)

*Web:* [Bayhealth.org/Pricing](https://www.bayhealth.org/pricing)



## Other providers who may bill patients

In addition to a non-Bayhealth surgeon, patients may also receive bills from the providers listed below.

Provider Group and Billing Phone	TYPE OF SERVICE							
	Inpatient Admission	Observation Stay	Emergency Room	Imaging (Radiology)	Surgery	Obstetrics (Labor & Delivery)	Pediatric Admission or Outpatient Stay	NICU
<i>Apogee Physicians</i> 866-869-2395	X	X						
<i>Bay Anesthesia</i> 888-733-7271					X	X		
<i>Christiana Care Neonatal Associates</i> 302-733-2374								X
<i>Christiana Pediatric Hospitalists</i> 302-504-7500	X	X	X				X	X
<i>Kent Diagnostic Radiology Associates</i> 877-913-1503	X	X	X	X	X	X		
<i>OB Hospitalist Group</i> 888-442-8454			X			X		



### BAYHEALTH HOSPITAL, KENT CAMPUS

640 South State Street  
Dover, DE 19901  
302-674-4700

### BAYHEALTH HOSPITAL, SUSSEX CAMPUS

100 Wellness Way  
Milford, DE 19963  
302-422-3311