

**Community Memorial Hospital**  
**150 Broad Street**  
**Hamilton, NY 13346**  
**(315) 824-6552**

## **Billing and Insurance FAQ**

Understanding how your healthcare services are paid for can be confusing. At Community Memorial Hospital, our billing staff is pleased to assist you with understanding the charges related to the medical services provided. Please contact our customer service team at the number located on the top of your bill with any questions.

**Q: Is the service covered under my health insurance plan and under what conditions is it not covered?**

A: You are responsible to know the services your health insurance plan covers and what the applicable co-pays and deductible amounts will be. It is recommended that you contact your insurance carrier prior to any non-emergent procedures or treatments that you may receive. Payment of co-pays and deductibles are expected at time of service. You will also be responsible for any services provided that are not covered by your insurance plan.

**Q: Does this service require prior authorization to be covered?**

A: You are responsible to know the terms of your health insurance plan. Please review your health plan or contact your insurance provider prior to any non-emergent services. If prior approval is required, please make sure that your physician has done so.

**Q: Do these services need to be performed by a particular provider of services?**

A: You are responsible to know the terms of your health insurance plan. You may be responsible for services that are out of network or you may incur a higher co-payment, deductible, or penalty. Balances remaining for services provided outside your insurance company's network of providers will be your responsibility. Please contact your insurance company's customer service line to verify if services received at Community Memorial Hospital will be considered in-network.

**Q: What is my deductible or co-payment amount for this service?**

A: You are responsible to know what your co-pay and deductible amounts are for services rendered. Typically, this information is printed on the front of your insurance card. If you are uncertain, call your health insurance provider's customer service department for assistance. Patient payments are expected to be made at the time of service unless other arrangements have been made.

**Q: What if I cannot afford my bill?**

A: Financial assistance is available for patients meeting eligibility guidelines. Community Memorial Hospital's Financial Assistance Program for medically necessary services provides a reduction in charges for those who meet the program's criteria. Financial counselors are available to assist you. Call 315-824-6553 to reach our staff.

**Q: Why do I have bills from other providers for my tests/services?**

A: The physician services provided in the hospital are not included in your hospital charges and are billed separately. Physicians who provide services at Community Memorial may or may not participate in the same health plans as the hospital. They include affiliated physicians, radiologists, anesthesiologists and lab work. Please check with the physician who arranges your hospital services to determine the plans in which they participate. The names, addresses and contact information for physicians who Community Memorial Hospital employs, as well as groups of physicians and providers with whom Community Memorial contracts with to provide services such as anesthesia, pathology and radiology are listed at <http://www.communitymemorial.org/out-of-network-consumer-protection-law/>. Please refer to these lists to contact any provider listed.