

East Morgan County Hospital Insurance Card Policy

We sincerely appreciate your business. East Morgan County Hospital strives to provide you with the best possible care, which includes billing your account to insurance companies.

Because we do not have your insurance card, your visit today has been set up as a self-pay account and we encourage a minimum payment of \$250 or total charges on self-pay accounts. If you have insurance (this includes Medicare, Medicaid, workers compensation, or auto insurance), and did not present your insurance card today, please realize you may be responsible for paying the account.

If you have insurance to cover your visit and do not have it with you today, please call us as soon as you have access to the information. You can fax a legible copy of the card (front and back) to 970-842-6290 Attn: Billing, or you can bring the card to us and we will copy it for you and update your account. If workman's compensation should cover your visit, you will need to notify us of your work comp carrier, complete address, and claim number (you can obtain this information from your employer). If you have had an auto accident resulting in medical injuries, please contact your auto insurance agent to report the claim, and call us with the name and complete address of your auto insurance, and your claim number.

Important information is obtained from your insurance cards.

- Authorizations (as dictated by your insurance company) before services are performed must be obtained in many instances by using the telephone numbers on your card.
- Billing information including the correct PPO networks, policy and group numbers, and addresses all appear on your card.
- Many insurance companies require their patients to notify their primary care physician of emergency room visits, usually within 24 hours or less.
- More and more insurance companies require providers to file all claims within a short period of time (usually 30 – 60 days from your visit). If you fail to provide your insurance information to us before that time expires (the amount of time varies with each individual insurance company), your insurance company may refuse to pay your bill due to untimely filing. If this occurs, your insurance company has notified us we can bill you for the service.

These are only a few reasons why we take a copy of your insurance card each time you have services performed at East Morgan County Hospital.