**Information to be Aware of for Shoppable Services**

Hospital published price information can be confusing to understand as there are many factors to consider. We encourage patients to contact the Estimates team at 302-310-8001 to ensure accuracy in CPT code selection and surgical service pricing.

Estimates for patient responsibility amounts for shoppable services is only valid at the time the estimate is obtained (30 days). An individual deductible’s status can greatly influence their cost. Deductible dollars remaining is determined by claims submitted and *paid* by one’s insurance carrier. As time goes on and patient’s seek other care or other medical claims are processed the deductible amount remaining will decrease.

If your insurance plan is not found in our price estimate tool, we are not able to confirm eligibility. This means that just because you obtain an estimate for the insurance plan entered, it is your responsibility to make sure coverage is effective. Also, it is critically important that patients understand their insurance benefits and the variable costs for in network services based on the location of service. Bayhealth is out of network with the GHI Emblem/Empire NY insurance plan. As the subscriber/holder of the insurance plan it is your responsibility to determine in and out of network benefits as our estimator tool will produce and estimate based on historical claim data from the last twelve (12) months.

Non-covered services significantly impact a patient’s out of pocket costs. Insurance companies have medical policies that identify when a specific service is covered. These medical policies list the conditions, or diagnoses/diagnosis codes that support when they believe the service is medically necessary. Medical necessity is not considered in our estimate tool as third-party insurance companies do not provide this information to hospitals in a machine-readable format. It is the patient’s responsibility to make sure their physician confirms the ordered service is medically necessary with their insurance carrier based on the clinical indication documented by their physician.

Bayhealth Medical Center is a 24-hour, 7 days week, 365 days a year hospital whose operational costs are reflected in our price structure. Comparing Bayhealth prices to a separate, stand alone, medical office that does not have the same operational costs of a hospital requires additional diligence on your part as the different cost structure requires a different price structure. Bayhealth does recognize our patients concerns regarding the cost of care and is always willing to work with our patient population as we do not want cost to become a determining factor for seeking medical care. Our charges are independently reviewed and are in alignment with the reasonable and customary fees for services provided in a hospital setting in the region. We do offer financial assistance to patients who qualify.

If comparing imaging technology, Cat Scans, MRI, etc., please be aware that Bayhealth has the latest equipment which can detect disease early. We strictly adhere to Covid-19 cleaning and safety procedures and follow Joint Commission quality and safety guidelines that lower priced centers do not need to adhere to. Bayhealth has 18 fellowship trained radiologists on staff; fellowshipped-trained radiologist having additional training in specialized area of imaging, such as MRI, CT, or Interventional Radiology. The hospital has physicians on-site in case you need emergency treatment during your procedure. If you have to come to the ED, all of your studies and history are on file at Bayhealth if you had your imaging at any one of our facilities. Lastly, if you use MyChart, in most cases your results will be available to you within 24 hours.

If you are looking for a price on a Cat Scan or MRI with contrast please be aware there are frequent changes to the contrast ordered by your physician that may impact the estimated out of pocket expense.

If you are looking for a price on an endoscopy, biopsy or other surgical service where they remove tissue you should expect both hospital and physician lab charges for the pathology services on the removed tissue. To ensure you receive the most accurate out of pocket expense to you for these services, please call our Estimates team at 302-310-8001.

Slight differences in the amount shown on the Bayhealth website and the actual payment may occur due to rounding.

The amounts displayed for Diagnostic Related Groups (DRG) do not take into consideration any outlier payment related to high costs or long length of stay.

Medicare is phasing out the Inpatient Only Procedure list and as a result some joint replacements and other procedures may have a different reimbursement based on the place of service determined by the surgeon.

**Information to be Aware of for Charge Master & Contracted Pricing File**

Hospital negotiated rates are not actual prices/standard charges. Insurance companies require terms in the contract that subject negotiated rates to their provider manuals and reimbursement policies. The provider manuals and reimbursement policies reduce contracted reimbursements which further reduces any patient responsibilities amounts a patient may have for a selected service. Patients need to contact their insurance company as, while rates are typically fixed, insurance companies frequently change their provider manuals and reimbursement policies.

Physician (Professional Fee) reimbursements may not be available based on the insurance company not publishing the rate.

Outpatient services cannot be shopped from the charge master/contracted rate table as those are individual item charges and do not represent all services/charges that may be provided with the scheduled service.

Contracted Minimum and Maximum rates are not tied to a single contract, they represent a combination of terms from several contacts.

Our discounted cash price is a based on the yield from our contracted payers. From a rate perspective, it is lower than contracted rates as it does not account for all the administrative burdens and/or denials that come with an insurance company.

Prices for the same service/procedure vary based on the location where the service is performed.

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