



Capital Region[®]

MEDICAL CENTER

An Affiliate of  Health Care

Uninsured patient estimates

Capital Region Medical Center offers many forms of financial relief for patients without healthcare insurance (the uninsured) needing emergent or non-elective services.

Financial counselor

First, we have financial counselors on hand to evaluate your eligibility for various local and state programs, including County Assistance and Medicaid.

Charity discount policy

CRMC has a charity discount policy that provides free hospital care for patients who have received non-elective care, do not meet the qualifications for Medicaid and whose income is less than 200 percent (in most cases) of the federal poverty level. In order to qualify for this free care, you must complete a financial assistance application and provide some documents to support your income. For questions regarding our charity policy, or to request a copy, call **573.632.5029**.

Uninsured discount policy

For patients who do not meet the charity discount policy criteria and will be expected to pay for services out of pocket, CRMC offers a managed care-like discount. All uninsured patients (excluding those receiving cosmetic procedures and certain package procedures) will be given an uninsured discount. All pricing estimates posted below already reflect the hospital's uninsured discount.

Payment

Similar to your visits to your physician's office, we expect payment at time of service. If you are ineligible for Medicaid or charity and cannot pay your entire estimated bill, we will work with you to set up monthly payment arrangements. If, after your services are received, any additional payment is due, we will send you information about any amount you may still owe. We accept major credit cards, checks, money orders and cash.

Insured patient estimates

In order to provide insured patients with the most accurate estimate based on your specific plan coverage and prospective services, please contact our service center at **573.632.5029** and one of our financial representatives will be happy to assist you.

Prior to your call

Prior to your call, it is important that you contact your insurance company to ensure that the services required are covered services. In the event that they are not a covered services under your plan, please refer back to our uninsured information.

You will also need to contact your physician's office to get the specific diagnosis or procedure description.

When you call our service center, please have the following information available, so that we can provide you with the most accurate estimate possible:

- **Description of services needed.** We will need to know as much information as possible about the specific services as described by your physician.
- **Type of services needed.** We need to know if you will be admitted to the hospital as an inpatient overnight or if you are expected to be treated on an outpatient basis.

- **Physician/specialist name.** For example, if you are having surgery, we will want to know the surgeon's name.
- **Your insurance card.** Please have your card available so that, if needed, we can get the following information from you: name of insurance company, type of policy (e.g. HMO, PPO, POS, Indemnity), policy holder's name, group name and number, policy number, and insurance company phone number.
- **Policyholder's personal information.** It is possible that the insurance company will want us to verify the social security number and date of birth of the person who is named as the primary insurance policy holder.

During your call, we will attempt to verify your specific insurance benefits to provide the most accurate representation of your estimated financial obligation based on your specific coverage.

Contact us

The patient accounts office is open Monday through Friday, 8 a.m. to 4:30 p.m. and can be reached at **573.632.5029**.

For questions about your Capital Region Physicians bill, please call **573.632.5583**.