#### **Chargemaster FAQ**

### Why is Southcoast publicly releasing price information on healthcare charges?

 This is a requirement that was established under the Affordable Care act in order to increase price transparency in healthcare. Southcoast Health will disclose our list of charges at southcoast.org/care-charges.

## What is a chargemaster?

A hospital chargemaster is a comprehensive list of all the billable services and items provided by a hospital. The chargemaster lists the charges of each procedure, service, supply, prescription drug, and diagnostic test provided at the hospital. Our hospitals operate 24 hours a day, seven days a week, a chargemaster can contain thousands of services and related charges. Chargemaster amounts are almost never billed to a patient or received as payment by a hospital. The chargemaster amounts are billed to an insurance company, Medicare, or MassHealth. These payers then apply their reimbursement terms or contracted rates to the services that are billed. If a patient co-payment, co-insurance, or deductible is owed, these too are most often not based on chargemaster amounts but rather the payment terms determined by the insurer or government program.

# What is the difference between a Gross Charge and what I owe? (Patient payment)

- A Gross charge is the total dollar amount of a health care service. That includes the labor (Operational charges) required to perform services and not just the service. The gross charge is the pre-insurance charge- Not what you will be paying out of pocket.

### Will hospital Charges for patients vary from hospital to hospital?

 Yes. These charges are determined by individual hospitals based on numerous criteria such as, but not limited to, the patient's individual care needs, number of insured vs uninsured patients, available medical technology, size, and regional location.

#### How are Gross Charges determined and what am I responsible for?

- Gross charges are determined by individual hospitals. The charges are the dollar sum of all the labor and resources required for the service. That includes staffing, equipment, time involved, monitoring, and all aspects of care needed per individual patient. The Gross charge is pre-insurance charge- Not what you will be paying out of pocket.

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#### What if I do not have insurance?

All Massachusetts hospitals treat uninsured and underinsured patients every day.
In Massachusetts there are public options available to cover your care charges.
Patients may be eligible for free or price reduced healthcare through various state public assistance programs and can get guidance on such services via our Southcoast Financial counselors that are on site at all three of our hospital locations and Cancer Care Center.

# Where can I get more information about what I will have to pay for Southcoast Hospital services?

Contact your insurance company or government assistance program to understand how much you will be covered for and what your out of pocket expense will be. Southcoast Health patients can also call our customer service team at 508-973-1212 or 844-500-1212 (toll free) to ask about billing questions. Financial counselors are also available on site at all three of our hospital locations and Cancer Care Center. Language assistance is available in Spanish and Portuguese.