

financial arrangements with the Bigfork Valley Business Office.

Underinsured/Uninsured

If you are underinsured or without insurance, please call our Patient Financial Advisor at (218) 743-4259 to find out about the programs we have for underinsured or uninsured patients.

When will I receive my bill?

You will receive a statement after your insurance company pays your claim if there is a self-pay balance.

An itemized statement of your services will be sent to you upon request.

Depending on the services you receive while you are a patient, you may receive statements from other providers. For example, you may receive separate statements for physician, radiologist, pathologist or surgeon services.

Where to call for billing and payment questions.

If you have any questions about your statements or wish to visit with a billing representative, please call:

Bigfork Valley Hospital

(218) 743-3177

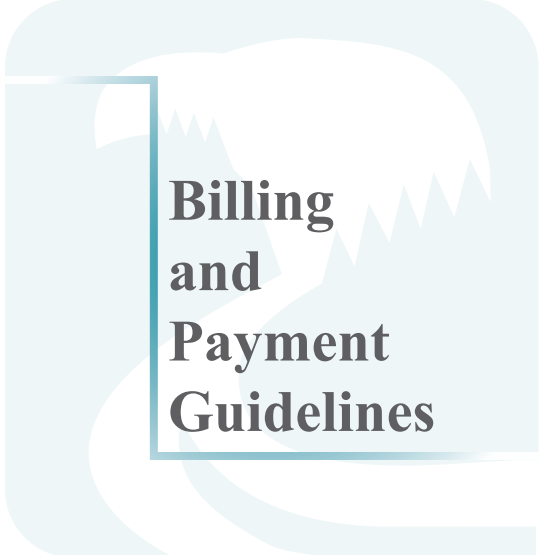
or toll free

(866) 743-3177

Business Office hours

8 a.m. – 4:30 p.m.

Monday-Friday



Billing and Payment Guidelines



258 Pine Tree Drive
P.O. Box 258
Bigfork, MN 56628
(218) 743-3177 or (866) 743-3177



Where skill meets compassion.

Bigfork Valley Hospital is committed to providing the best possible care for you and your family.

In addition to caring for your medical needs, we also want to help you understand your financial responsibility as a patient.

Your insurance information

You will be asked to provide or present all insurance/third party payer information. This is usually found on your insurance card, so please have your insurance cards with you when visiting with a pre-admission representative by phone, or when you come to the medical center.

While Bigfork Valley will file insurance claims on your behalf, this does not release you from any responsibility for the charges billed to your account. Your insurance contract is between you and your insurance company.

Payments due prior to service

Payments of deductibles, co-payments and non-covered services are also expected at or prior to the time of service. Payments may be made by cash, credit or debit card, or check.

What does insurance pay?

It is important for you to know your particular insurance plan coverage and the co-pay requirement. Bigfork Valley cannot predict which services individual insurers will cover.

Bigfork Valley as a critical access hospital is regulated as to how it bills services. Your services may be billed differently than you have experienced in the past, and this may affect how your insurance company pays your claim.

Your employer or insurance agent can provide you with coverage

information. Details on Medicare benefits are available at your local Social Security office.

Many insurers limit payments to the “usual, customary and reasonable payment.” We do not accept payment limitations from insurance companies with whom we do not participate or have contractual arrangements.

Bigfork Valley will allow your insurance company reasonable time to process your claims and remit payment. Usually this is thirty (30) days from our billing date. Please recognize that we have no authority with, nor responsibility to your insurance carrier.

If you do not have any insurance coverage or have balances due after your insurance company has paid your claim, you will be responsible to make the appropriate