



Hospital Sisters
HEALTH SYSTEM

FREQUENTLY ASKED QUESTIONS

ACA TRANSPARENCY REQUIREMENT

WHAT ARE HOSPITALS DOING TO BE TRANSPARENT?

Hospitals are committed to providing price information to consumers.

- For years, hospitals have complied with Wisconsin laws requiring charge information to be made available to the public and voluntarily participated in PricePoint, an industry leading website for consumers on price transparency.
- Because of widespread variation in health insurance coverage, it is difficult for hospitals to provide specific out of pocket cost information to a patient without access to very detailed information about a patient's health insurance coverage.
- Hospitals invest heavily to make cost information more accessible. For example, our hospital provides free price estimates. You can contact our Business Office to obtain an estimate over the phone by calling (715) 717-4141 or toll free at 888-445-4554 ext. 4141. Colleagues are available to answer you calls Monday – Friday, 8:00 am to 4:30 pm.

WHAT IS A CHARGEMASTER?

A chargemaster is a comprehensive list of charges for each inpatient and outpatient service provided by a hospital – each test, exam, surgery or other procedures, room charges, etc.

- Given the broad scope of services provided by hospitals 24/7, a chargemaster contains thousands of services and charges.
- Hospitals are paid the insurance company's contract rate, which is often heavily discounted from the amount listed on the chargemaster.
- An individual hospital's charges vary based on its unique range of services, adoption of new medical technologies, government underfunding, patient demographics and other local and regional factors.

HOW IS INFORMATION SHARED WITH PATIENTS AND FAMILIES?

The chargemaster is not a useful tool for consumers who are comparison shopping between hospitals.

- Our hospital employs financial counselors and other resources to help our patients understand their financial obligations.
 - You can contact our Business Office to obtain an estimate over the phone by calling (715) 717-4141 or toll free at 888-445-4554 ext. 4141. Colleagues are available to answer you calls Monday – Friday, 8:00 am to 4:30 pm.
- We encourage patients to reach out and ask detailed financial questions – especially before scheduled services.
- Our hospital is ready to help patients and their families understand their financial obligations at any time during the treatment process.

ARE CHARGES DIFFERENT FROM PAYMENTS?

Yes, charges are different from payments. Chargemaster information is not particularly helpful for patients to estimate what health care services are going to cost them out of their own pocket.

- The chargemaster amounts are billed to an insurance company, Medicare, or Medicaid, and those insurers then apply their contracted rates to the services that are billed. In situations where a patient does not have insurance, our hospital has financial assistance policies that apply discounts to the amounts charged. More information on our financial assistance policies can be found at <http://www.hshs.org/fap>.
- Each hospital has different proportions of Medicare, Medicaid, commercial insurance or uninsured patients, which adds to the complicated nature of hospital billing.
- Every insurer pays the hospital differently. Medicare and Medicaid generally pay less than the actual cost of caring for patients.
- There are also patients who, unfortunately, can't pay their hospital bills. As Wisconsin's health care safety net, hospitals treat uninsured and underinsured patients every day.

WHY DO HOSPITAL COSTS OF CARING FOR PATIENTS VARY?

Every patient's case is special and requires different levels of care. Hospitals are prepared with doctors, nurses and high-tech equipment around the clock for illness or injury – from a twisted ankle to a major accident to a natural disaster.

- The price a patient sees on the hospital bill reflects many people who care for them and keep the hospital operating, not just the services provided, such as:
 - Nurses and caregivers at the bedside
 - Pharmacists, lab technicians, food service staff, environmental service professionals and security personnel who, among many others, keep the hospital running 24/7.
 - Specialty care providers
- Hospital costs have many factors, such as staffing, equipment, maintenance costs and the differences in care needed by each patient. Key components of hospital costs that vary by region, community and individual hospital include:
 - Services provided for the patient's unique care needs
 - 24/7/365 readiness to meet the community's health care needs
 - Charity care for people unable to pay
 - Medicare and Medicaid underpayments – programs that pay the hospital less than the cost of caring for patients with health coverage through the programs

WHAT IS PRICEPOINT? www.wipricepoint.org

The PricePoint website provides health care consumers with facility-specific information about healthcare services and charges. Consumers can query information for inpatient services, outpatient surgeries, emergency department and urgent care visits, observation services, and ancillary services, such as radiology and therapy services.

- PricePoint was designed for consumers. It includes with many helpful consumer resources.
- Charge information is updated quarterly using the most current four quarters of data available.
- Consumers can easily compare charge information for multiple hospitals.
- PricePoint also uses data provided by the Wisconsin Health Information Organization (WHIO) to provide health care consumers with information related to professional, rehabilitation, skilled nursing, ancillary, and pharmacy services that are not part of the hospital facility charges included with the WHAIC data.

HOW CAN PRICEPOINT HELP PATIENTS BETTER UNDERSTAND THEIR TOTAL COST OF CARE?

Wisconsin hospitals have led the country in their willingness to share information on the cost, quality and safety of the care they provide in their communities – making Wisconsin a national model for health care transparency.

- PricePoint provides hospital-specific information about health care services and charges in Wisconsin – but it goes one step further by also providing information on the professional, rehabilitation, skilled nursing, ancillary and pharmacy services that may accompany the various procedures and treatments performed by the hospital.
- This gives you a better understanding about all the services that make up your care and how those services contribute to the charges you might see on your bill or in a report from your insurance company.
- Of course, every patient is different. The actual charges will vary depending on your unique health situation, the specific providers that treat you, your insurance and any financial assistance you might receive for these services. This means the information displayed in PricePoint should be used as a starting point for an informed discussion between you, your doctors and your insurance company.

WHY SHOULD PATIENTS USE PRICEPOINT?

- PricePoint is becoming an established model for displaying hospital charge information.
- This platform is being used in eleven states, in addition to Wisconsin.
- PricePoint has been highlighted in various national reports on price transparency and is included in the American Hospital Association toolkit for hospitals.

WHAT ABOUT QUALITY OF CARE?

While the ACA requirement focuses on hospital charges, quality data is also essential for consumers.

- Quality measures, in conjunction with price information, allows users to better define health care “value”.
- PricePoint’s sister website, CheckPoint (www.wicheckpoint.org), provides consumer-focused initiatives that include reported measures of health care in Wisconsin to aid the selection of quality health care and assessment of quality improvement activities within the hospital field.
- PricePoint and CheckPoint are linked together to allow the user to easily compare Wisconsin hospitals on both charges and quality measure scores.