

HOSPITAL COST SAVINGS PLAN INFORMATION FOR EXPECTANT PARENTS

St. Luke's Regional Medical Center has two discount programs which help reduce hospital costs for obstetrical patients. These discounts apply only to the portion of the bill paid by the patient. Charges which qualify for the discount include:

- Any obstetrical admission resulting in delivery of a newborn infant
- Cesarean section deliveries
- Newborn care


OPTION 1 PREPAYMENT PROGRAM

The patient's portion of the hospital bill will be discounted 20% if prepaid 30 days prior to delivery and any balance due from the patient is paid in full within 30 days after the later of the discharge date or the receipt of any insurance proceeds.

(The numbers used below are examples based on average charges and include both mom and baby)


Example 1 – Normal Delivery without Insurance

The patient would prepay \$2,150.00 30 days before delivery to be eligible for the 20% discount.

Total charges	\$8,125	
Less prepayment	- 2,150	
Less discount (20% of \$8,125)	- 1,625	
Balance due from patient after delivery	\$4,350	


Example 2 – Normal Delivery with Insurance

The patient would prepay \$625.00 30 days before delivery to be eligible for the 20% discount.

Total charges	\$8,125	
Less insurance payment, deductible & adjustments	- 6,220	
Less prepayment	- 625	
Less discount (20% of \$1,905)	- 381	
Balance due from patient after delivery	\$ 899	


Example 3 – Cesarean Section without Insurance

The patient would prepay \$5,000.00 30 days before delivery to be eligible for the 20% discount.

Total charges	\$15,700	
Less prepayment	- 5,000	
Less discount (20% of \$15,700)	- 3,140	
Balance due from patient after delivery	\$ 7,560	

Example 4 – Cesarean Section with Insurance

The patient would prepay \$1,900.00 30 days before delivery to be eligible for the 20% discount.

Total charges	\$15,700	
Less insurance payment, deductible & adjustments	- 11,800	
Less prepayment	- 1,900	
Less discount (20% of \$3,900)	- 780	
Balance due from patient after delivery	\$ 1,220	

OPTION II PROMPT PAYMENT DISCOUNT PROGRAM

Hospital charges for mother and newborn with no insurance will be discounted 15% if the charges are paid in full within 30 days from discharge. Patients will be advised of the amount of the discount by mail after being dismissed from the hospital.

Patients with hospitalization insurance will be entitled to a 15% discount on their portion of the hospital bill if paid within 30 days following the insurance payment. Patients will be advised of the amount of the discount by mail after the hospital has received the insurance payment.

For more information about either of these two programs, please call Linda Lehrman at 279-3855 any weekday between 8:30 a.m. and 3:30 p.m.