

Family Financial Responsibility



We Treat Kids Better

Thank you for choosing Children's Hospital Los Angeles for the care of your child. We want you to have the information you need to make the best choices about your child's care, as well as have information about your financial responsibility.

Your Responsibilities

Will my insurance cover the cost of my child's care?

Children's Hospital Los Angeles will bill your insurance company. The amount of the bill paid by your insurance company will depend on your plan. You are responsible for the part of your bill that the insurance company does not cover. To find out what your insurance plan covers and your financial responsibilities, please call the customer service or member services telephone number on your insurance card.

What will it cost if my insurance company doesn't pay, or if I have no health insurance?

If you know that your insurance company will not pay for the services your child needs, or if you do not have insurance, we will give you an idea of what the non-emergency services will cost based on what your doctor plans for your child. We are only able to give a written estimate because the final charges are determined by the specific services we give to your child based on the diagnosis and treatment.

How much is my deductible and co-insurance?

Most insurance plans make you pay for your part of the service provided to your child through a "co-pay," "deductible" and/or "co-insurance." All of these amounts are set by your insurance plan. Please call your insurance company directly for more information.

What if I can't pay my deductible?

You are responsible to pay your part of the services provided to your child. If you are having financial difficulties, you may meet with one of our financial counselors who can set up a payment plan with you.

If I am at Children's Hospital for the care of my child, why do I have to go to a separate location for lab or X-ray services?

Some insurance companies consider Children's Hospital Los Angeles to be an "out-of-network provider," which means your child needs to use the providers that your insurance company has contracted with to provide these services. Please contact the member services department of your insurance company for a list of these providers and for more questions.

Your Insurance Plan

Is Children's Hospital Los Angeles a preferred provider for my insurance plan?

Please call your insurance company to talk about your options for care at Children's Hospital Los Angeles.

If Children's Hospital Los Angeles is considered "out-of-network" by my insurance company, can my child still be seen there?

You may still be seen at Children's Hospital Los Angeles, but you may have to pay more out-of-pocket for your child's care. Out-of-pocket means paying with your own money. Please call your insurance company to find out your options.

Who is responsible for getting the authorization for my child's service?

The parent must make sure that authorizations or referrals are taken care of before you receive services at Children's Hospital Los Angeles. You may be able to schedule services before receiving notice of authorization. The service may be canceled or rescheduled if authorization is not approved by your insurance company. If your insurance company needs a referral and/or prior authorization, call your primary care doctor before scheduling an appointment with us.

I have an authorization. Why won't you see my child right away?

The authorization you have may not cover all of the services your doctor has ordered. Children's Hospital Los Angeles will work with your insurance company to update the authorization so that your child may be seen and receive their services.

What do I do if my insurance changes?

Please call your doctor's office at Children's Hospital and provide any updates to your insurance coverage. Please have your current insurance card with you at all times. You will also need photo identification (driver's license, military identification or government-issued identification).

Payment

When is payment due?

Insurance companies ask us to collect the co-pay, deductible or other amounts that are part of the "Family Financial Responsibility." We collect these before or at the time of service. We will bill your insurance company for all services you received, and you will receive a bill for any services that are not covered by your

insurance company. You will be responsible for paying for these services by the due date printed on the bill.

What are acceptable methods of payment?

We accept cash, a check or money order, Discover, Visa, MasterCard and American Express for your payment. You must have a government-issued form of identification with your check, travel check, money order or credit card.

Billing

Why am I receiving two bills for one visit?

The doctors at Children's Hospital Los Angeles are part of their own medical group called Children's Hospital Los Angeles Medical Group. They bill separately for their professional services. When you receive hospital-based services, you will receive a bill from the hospital for services provided within the hospital and a separate bill from the doctor(s) that cared for your child. Both the hospital and medical group separately bill your insurance company for services provided. Non-hospital services may be needed for special radiology or laboratory tests. If this happens, you or your insurance company will receive a separate bill from the outside company.

What is the difference between office-based and hospital-based outpatient visits?

The hospital manages hospital-based clinics and doctors manage office-based clinics. Insurance companies may view services given in a hospital-based clinic differently. If your visit was in a hospital-based clinic, you may be responsible for a different co-payment and/or deductible based on your insurance company's policy. If you have questions about what your insurance will charge, please call member services at your insurance company.

What if I cannot afford to pay my bill all at once?

We are here to help you when you are unable to make full payment. We will work with you to make a payment plan. Please call Children's Hospital Los Angeles Patient Financial Services at 323-361-2515 and Children's Hospital Los Angeles Medical Group at 323-361-2336 to speak with someone about a payment plan.

Why did it take so long for Children's Hospital Los Angeles to bill me?

We will first bill your insurance company for all rendered services and continue the follow-up to make sure their responsibility has been met. If there is a patient portion due and/or a balance remains unpaid, it is ultimately your responsibility to make sure that the account for your child has been paid in full.

Who do I talk to about my bill?

A member of our Patient Financial Services team can help with any questions you may have about your bill. Please call us at 323-361-2515 between the hours of 8 a.m. and 4 p.m.

For questions on your bill from Children's Hospital Los Angeles Medical Group, please call 323-361-2336.

How do I get an itemized bill for my child's services?

Please call 323-361-2515 to ask for an itemized statement of hospital-based services. For an itemized statement of professional services, please contact the Children's Hospital Los Angeles Medical Group at 323-361-2336. An itemized statement lists all the supplies, tests or things needed to care for your child separately so you can see how much something costs.

When Financial Help is Needed

What if I don't have insurance?

If you do not have insurance, a financial counselor will be able to talk with you about a payment plan and give you forms for Medi-Cal or other programs. You will still get a monthly statement for any remaining balance until your account is paid in full. Remember, you are responsible for your child's health care expenses.

How do I obtain financial assistance?

If you asked for financial help, a financial counselor will give you a form for our charity care and discounted care program. This type of help is open to those with a family income below a certain level (family income less than or equal to 350 percent of the current federal poverty level) and who do not have insurance or have insurance that does not cover your health care costs. To find out if you can receive financial help, you will need to give us a fully completed form along with copies of all the required documents. Upon our receipt, we will call you within 30 days to let you know whether you may get financial help.

Look ahead at what your child will need for his or her health care and check into programs that can help pay for all or part of your health care costs. Children's Hospital Los Angeles wants you to know about Medi-Cal, California Children's Services, Healthy Families and other government programs to help you. These programs have eligibility requirements. If you are eligible for Medi-Cal, Medicare or other government-sponsored assistance, we have forms for programs and can help you fill them out.

Who to Call

Please use these numbers to call for help or if you have questions:

For the hospital bill call 323-361-2515

For the doctor's bill call 323-361-2336

If you have questions about the care and services you received at Children's Hospital, please call your doctor's office.