

Information Sheet for the USA: Guarantees of payment and processing hospitalisation invoices

Guarantees of payment

Costs for hospitalisation in the USA are as a rule guaranteed locally through agents (correspondents) who issue guarantees of payment.

Invoicing

Invoices are sent directly to the agents on the basis of the guarantee of payment. However, because invoices are often paid by check it can take at least 6 to 8 weeks until payments can be booked by the service provider.

Duplicate invoices

Because of the delay in payment mentioned in the foregoing further invoices are sent to agents for payments outstanding and in some cases directly to patients.

Duplicated payment of invoices

To avoid duplicate payment of invoices patients may not pay for costs which have already been guaranteed by agents. Duplicated payments can only be recovered at substantial expense.

Emergency number if discrepancies are found

If discrepancies in invoices are found patients may use the direct emergency number indicated on the CSS insurance card: 24 h emergency number: 011 41 58 277 77 77.

Statements /Collection agency

In the USA patients automatically receive statements of account from service providers if payments are still outstanding. This practice continues until receipt of payment is booked. However, after a certain time period has elapsed open invoices are passed on to a collection agency for processing.

If the patient receives such statements they should be passed on directly by fax or e-mail to Medgate:

fax 011 41 61 377 88 86; email: bill@medgate.ch

Phone inquiries /threats

Collection agencies are not permitted to contact patients directly. If the patient receives an inquiry from a collection agency concerning a guarantee of payment the recommendation is to note down the following information:

- name of the caller
- the collection agency's direct phone number
- the date of the invoice and the date of treatment
- the amount outstanding
- any other remarks made by the caller

Most important: Request written confirmation of the content of the conversation from the collection agency. Send it to Medgate immediately:

fax 011 41 61 377 88 86; email: bill@medgate.ch

Threatening the patient – for example, with withdrawal of the Green Card or of credit cards, etc. – is prohibited. Threats are punishable under law in the USA.

The personal insurance card is already sufficient proof that an insurance company is responsible for the costs incurred. It also proves that the customer has taken the necessary steps to pay invoices.

Payment of a deposit

Payment of a deposit is a matter between the patient and the service provider. It has nothing to do with the invoice. After the payment is booked the deposit is refunded directly to the patient. However, this can take from 2 to 3 months.

Advance payment

An advance payment is counted as a payment toward an invoice and will be indicated on the service provider's invoice. An advance payment is not a deposit. A claim for a refund of this advance payment may be submitted by sending the receipt to CSS Insurance.

Reclaiming discounts

If further statements should be received by the patient despite the fact that the invoice has been paid and payment booked, such should also be sent by fax or e-mail to Medgate:
fax 011 41 61 377 88 86; email: bill@medgate.ch