

What is Southwest Health doing to be Transparent?

Southwest Health is committed to providing accurate and up-to-date pricing information for our patients.

- For years, we have complied with Wisconsin laws requiring charge information to be made available to the public and have voluntarily participated in PricePoint, an industry leading website for consumers on price transparency. <http://www.wipricepoint.org>
- Because of widespread variation in health insurance coverage, it is important that patients connect with a Southwest Health Customer Service Representative to fully understand their out-of-pocket obligations. The Chargemaster alone has limited value in calculating what a patient may pay out-of-pocket.

What is a Chargemaster?

Our Chargemaster is a comprehensive list of charges which includes inpatient and outpatient services provided by our hospital – each test, exam, surgery or other procedures, room charges, lab tests, and etc.

- Given the broad scope of services provided by Southwest Health 24/7, our Chargemaster contains thousands of services and charges.
- Health insurance companies contract with Southwest Health to care for their customers. Southwest Health is paid the insurance company's contract rate, which typically differs from the amount listed on the Chargemaster.
- An individual hospital's charges vary based on its unique range of services and costs associated with providing those services.

How is the information shared with patients and families?

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

- Southwest Health employs Customer Service Representatives to aid our patients in understanding their financial obligations which can be reached at (608) 342-4717 option 2.
- We encourage patients to reach out and ask detailed financial questions – especially before scheduling 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 other insurers. Those insurance organizations 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 <https://www.southwesthealth.org/services/patient-financial-services/>
- Each hospital has different proportions of Medicare, Medicaid, commercial insurance or uninsured patients which adds to the complicated nature of hospital billing and structure of charges.
- 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, cannot pay their hospital bills. As one of Wisconsin's health care safety net hospitals, we treat uninsured and underinsured patients every day and assist with securing insurance coverage or financial assistance.

Why do costs vary between hospitals?

Every patient's case is special and requires different levels of care. Hospital costs have many factors, such as staffing, equipment, maintenance costs and the differences in care needed by each patient.