



Important Information When Reviewing Healthcare Prices

Understanding Healthcare Prices

The healthcare industry functions like no other and the financing of healthcare is very complex. Hospitals are staffed by highly educated and highly skilled professionals that provide care around the clock. Nights, holidays, weekends and during inclement weather you will find dedicated physicians, RNs, pharmacists, and therapists in the hospital to care for you. The equipment that we use to diagnose and treat disease is technologically advanced, state-of-the-art. We provide drugs that are developed and tested over years in order to be proven clinically safe. These are just a few of the factors that go into the cost of running a modern hospital and should be kept in mind as you compare Bayhealth to other facilities.

Most payments to healthcare providers are made by commercial insurance carriers or the government. Bayhealth recognizes that even with insurance, paying for hospital or physician services is often challenging. We encourage you to use our price estimate tool or contact the Price Estimates Team at 302-310-8001 to ensure accuracy in determining the cost of your care. Bayhealth also offers financial assistance and terms to make it easier for you to get the care you need.

Price Estimates & Shoppable Services

Bayhealth provides a listing of all our services and the associated price (called charges). The payment for a given service may vary by insurance carrier. This is because the hospital negotiates payment terms with each insurance carrier individually. It may also vary due to the amount of the deductible and out-of-pocket expenses required by your insurance plan for you to pay. While we list all services performed at Bayhealth, they may not all be covered by the insurance carrier. The insurance company will only pay for services that they deem "medically necessary" and deny payment on the remaining services. Our price estimates and shoppable service tools presume the services are medically necessary and that your insurance coverage is in effect.

A few things to keep in mind about Price Estimates & Shoppable Services:

- Price Estimates are valid for 30 days. If you have not received services at Bayhealth within 30 days of getting a Price Estimate, please contact our Price Estimates Team to confirm pricing.
- If your insurance plan is not listed in Price Estimates or Shoppable Services, then Bayhealth may not be "in-network" for this particular insurance carrier. You may

still have your care provided by Bayhealth, but you might be subject to higher co-pays. Please check with your insurance company prior to your scheduled date at Bayhealth to confirm network status.

- Several plans reimburse Bayhealth for inpatient services through an all-inclusive case rate. These rates will appear in the section of the listing displaying room charges.
- Some procedures or services have additional charges associated with them. For example, a CT Scan or an MRI may require a contrasting agent to fully and distinctly present the image. You must add these contrasting agents to determine the total charge. Our Price Estimates Team can assist you with associated charges.
- Prices shown for Physical Therapy, Occupational Therapy, and Speech Therapy are for a single visit.
- For newborn deliveries, the charges for the mother and the charges for the baby are separate.
- Physician charges are separate.
- Charges may vary slightly based on location.
- Procedures requiring a biopsy or other removal of tissue will also incur a laboratory charge.
- Some insurance companies reimburse Bayhealth based on a Diagnosis Related Group (DRG). Payments shown do not reflect any cost or length-of-stay outliers.
- Slight differences in payments from the insurance company versus what is shown on the Bayhealth website may occur due to rounding.