

Welcome!

Hello and welcome to Quincy, home of Feather River College and Plumas District Hospital (PDH)!

At PDH, expert care is provided by our experienced, caring medical staff. We have a full range of services including primary and emergency care, an on-campus dental clinic, and the district's only paramedic ambulance service operated in partnership with Care Flight. PDH is accredited by The Joint Commission which shows that we meet the group's high standards for excellent care. We are the only hospital in Plumas County with this accreditation.

PDH realizes the need to provide services to patients who cannot otherwise afford health care. Understanding this need, Patient Financial Counselors are available at PDH to address any insurance or payment questions or concerns you may have. They are available by calling (530) 283-7997 or emailing FinancialCounselor@pdh.org at any time.

Note:

- PDH will accept cash/check/credit cards for visits to the medical and/or dental clinic at the time of service... always. We also have payment plans and discount options available.
- Emergency medical services are *usually* covered... **but not always**. Some policies will not cover ER visits that are a result of alcohol or drugs. Also, your insurance may require that you call them ASAP after going to the ER. Typically PDH handles these notifications, but the patient should also call and let their insurance company know.

For more information:

Megan Marceau

Patient Financial Counselor

(530) 283-7997

ijyoung@pdh.org

Laurie Neal

Patient Financial Counselor

(530) 283-7927

lneal@pdh.org

Thank you for choosing Plumas District Hospital for your student health care needs!

Patient Financial Services

(530) 283-7997

Health Insurance
Information
for Students and
their Families




Plumas
DISTRICT HOSPITAL

1065 Bucks Lake Road | Quincy, CA
Phone: (530) 283-2121
Fax: (530) 283-7953 | www.pdh.org

Find out if your insurance will cover health services

*(Please note: We **highly** recommend calling your insurance company before scheduling an appointment, if at all possible. This will save you headaches in the long run!)*

Contacting your insurance company directly is the best way to find out if your plan will cover visits at PDH. Your insurance card should have a Member Services phone number in small print on the back.

Payment Options

PDH offers discount programs for the instance that insurance will not cover health care services. These programs include: the Prompt Pay Discount, Discount Payment Program, and Charity Care.

Prompt Pay Discount – If a good faith payment is made at time of service, PDH offers a 20% discount on the final bill if the amount owed is greater than \$100.00 and is paid within 30 days of receiving the statement. If no payment was made at time of service, but the bill is paid in full (and the amount owed is greater than \$100.00), then PDH offers a 15% discount.

The **Discount Payment Plan** and **Charity Care** options are available to all patients, regardless of whether or not you have insurance coverage. The discount amount (if you qualify) is based on your income, or your parents' income if you are a dependent. Patient Financial Counselors can provide you with an application.

Instances when a student's insurance is **unlikely** to cover services

Kaiser: PDH is considered to be out-of-network for Kaiser. They will cover ER visits only, and your out-of-network co-payment, deductible and out-of-pocket amounts will be charged.

Partnership Healthplan: There are some exceptions specifically regarding Partnership Healthplan. Patients with this insurance may receive covered services for office visits, labs, x-rays etc. if they do the following: 1) patient must call Partnership Healthplan directly and request (and receive) "Special Membership Status" for PDH or 2) Partnership Healthplan must have a referral on file from the patient's primary care physician for PDH to provide the specific service (for example, CT, MRI, surgery, etc.).

International Student/ Travel health plans are particularly picky when it comes to coverage, and each company is wildly different in terms of what they will cover. Some will only cover ER visits, some allow a patient to be seen anywhere as long as they provide notification. Other plans will pay for ER visits, but only if the ER visit is not related to alcohol or drugs.

Out-of-State Medicaid plans may cover only ER visits... Please check with your Insurance Representative.

Managed Medi-Cal plans that fall outside of Plumas County will cover ER visits (provided that they receive notification of the ER visit by the patient or PDH). This applies to the majority of Medi-Cal plans.

Luckily, coverage can be moved by calling the Member Services phone number located on the back of your insurance card. They will start the process to change you to one of Plumas County's managed plans (California Health & Wellness or Blue Cross). In the interim, you may be placed on regular Medi-Cal for Plumas County – please know that this process can take approximately one week. Make sure that your coverage has officially been moved to Plumas County prior to scheduling a visit at PDH or you may end up being financially responsible.

What to do if your insurance won't cover services at PDH

(Please note: it's always best to call and speak with your insurance representative to determine coverage.)

If you determine that your insurance will not cover services rendered at PDH, these are your options:

1. Some plans will offer temporary coverage for full-time students attending a college in an out-of-network area. Call the Member Services phone number on the back of your card to obtain more information about this possible option.
2. In California, patients that have a Managed Medi-Cal plan or regular Medi-Cal can move their coverage from your county to Plumas County. You will need to contact your insurance provider for more detail on how to achieve this.
3. Students with out-of-state Medicaid or a Managed Medicaid plan might need to establish California residency in order to have covered services (besides ER visits).
4. For students with an international student/travel insurance policy, please read (and also have your student read) the policy in detail so that they know what it covers.
5. If your student is an athlete and is injured while playing their sport for FRC, please be aware that FRC offers Student Health insurance.