North Valley Hospital accepts cash, personal checks, debit cards, money orders, Visa, MasterCard, Discover and American Express. An ATM is located in the cafeteria for your convenience. You may also pay online at www.nvhosp.org.

Financial Assistance For Your Bill

- If you cannot pay your bill in full, our business office service is available to make payment arrangements.
- Patients with no insurance or high deductibles may qualify for a variety of discounts upon request. To learn more, contact a North Valley Hospital financial counselor (see Contact Information on the back panel of this brochure).
- We can assist you in applying for Medicaid, a government program.
- We have Certified Application Counselors available to assist you with Affordable Care Applications.
- We can help you determine if you qualify for our financial assistance program which can assist uninsured or underinsured patients who meet financial need criteria by discounting your bill between 44 and 100 percent.

Contact Information

We’re here to help you. Please let us know if you have questions about the billing process or anticipate problems paying your portion of the bill. A financial counselor can discuss payment alternatives available to you, including government programs or charity care considerations. An itemized bill is available upon request.

To reach the appropriate live person, please consider the following numbers:

Medicare/Medicaid Billing
(First name starts with...)
A-K: 406-863-3722
L-Z: 406-863-3723

Commercial Insurance/Work Comp/
Auto Accident Billing
406-863-3727

Financial Counselors
406-863-3567 or 406-863-3727

Business Office
800-511-5988 or www.nvhosp.org

Online payments at www.nvhosp.org
Thank you for choosing North Valley Hospital for your healthcare needs.

We are committed to fulfilling our mission of improving the health of the communities we serve. To help ensure the success of this commitment, we must be financially responsible. We also understand that billing and collection for healthcare services can be confusing, and that medical expenses are often large, unplanned, and can create further stress. The following information is provided to assist you in understanding our billing services, payment options, and to provide answers to your questions.

Registration for Services and Deposit Requirements

- Please bring your insurance cards and identification with you. If you do not bring proof of insurance with you, you will be billed for services received until insurance information can be obtained.
- Some insurance companies now require pre-certification or preauthorization prior to your visit. We will be happy to make this call for you if you notify us in advance; however, it is your responsibility, along with your physician, to obtain preauthorization.
- You may be asked to pay at the time of the service or prior to discharge if you have a deductible, co-payment or other self-pay amount due or do not have insurance coverage for your hospital services. If you cannot pay in full, financial assistance may be available.
- The amount collected at the time of the service may be based on estimated charges. Your admission or procedure may take more or less time than expected or require unplanned services. You will be expected to pay all additional fees and costs in addition to the original estimated amount.

Processing and Paying Your Bill Without Insurance

- If you do not have insurance, you will receive a bill several days after your hospital services.
- You will be notified of discounts that may be available to you.
- You will be contacted after discharge by our business office service for payment arrangements.

Processing and Paying Your Bill With Insurance

If you have insurance (including Medicare and Medicaid), the billing office will bill your insurance company shortly after your visit.

When a claim is sent to your insurance company, the hospital will send an information letter to you. This is not a bill. You will not receive further communication from the hospital unless the insurance company has not paid your claim or a balance is due from you.

There may be times when the insurance company needs additional information from you. Please respond quickly so the claim can be completed and paid.

Your insurance company should pay your hospital bill within sixty days. The hospital may request your help by contacting them if payment is delayed.

You will receive an “Explanation of Benefits” from the insurance company which provides the amount it has paid, any uncovered or denied amounts, and the remaining balance that you owe the hospital.

If you owe a balance the hospital will send you a bill and give you thirty (30) days to pay. If you have a high deductible or limited coverage, please ask a financial counselor about any discounts.

After thirty (30) days, your account will be sent to our business office service for payment arrangements.

North Valley Hospital is pleased to provide you this information to help you understand our patient billing practices.

If your treatment includes the services of a radiologist, pathologist, anesthesiologist, emergency room physician or other physician specialist, you will receive a separate bill from these physicians.