



Outpatient Facility Fees: What are they? How can I fight them?

What are Facility Fees? Facility Fees are add-on charges from a hospital or a hospital-based provider, even if the office is outside the hospital.

How do I know if I am being charged a Facility Fee? The fee will be listed on the Explanation of Benefits (EOB) you get from your health plan and on the bill you get from your provider.

Why am I being charged two different Facility Fees for the same visit? Sometimes both your doctor and hospital charge Facility Fees. This often happens after an Emergency Room visit or a surgical procedure.

No one told me there would be a Facility Fee! Do I have to pay it? Many hospitals do not explain Facility Fees to patients beforehand. You will probably be responsible for the Facility Fee if you have not met your deductible.

How can I fight Facility Fees? You can try any or all of the options below.

- **File a complaint with the New York Department of Financial Services.** File a complaint with the Department of Financial Services online at <http://dfs.ny.gov/consumer/fileacomplaint.htm> or call: (800)342-3736.
- **Call your provider or hospital to fight the Facility Fee.**
 - ✓ Ask why you were charged for the fee and make sure it was correctly applied. For example, Emergency Room Facility Fees are coded on a 1 to 5 scale of complexity of care. Argue for a lower code if you feel it reflects a level of care that is higher than the care you got.
 - ✓ Negotiate or ask for an exception or a reduced fee if you did not get notice of the fee.
- **Apply for Hospital Financial Assistance.** Financial aid is available for all hospital bills, including Facility Fees. Ask the hospital billing department for an application or look online on the hospital's website. Look at the hospital's eligibility rules to see if you qualify.

How do I avoid Facility Fees? Ask if the provider charges a Facility Fee when you call your plan to see if your provider is in-network. Facility Fees are usually charged when a provider has a hospital affiliation. Often the fee is unavoidable but how much you pay may be negotiable.

Community Health Advocates is a free, independent consumer assistance program at the Community Service Society of New York. We help New Yorkers get, keep, and use health insurance. Call our helpline at 888-614-5400 with all your health insurance questions.