



Swedish Hospital Billing
747 Broadway
Seattle, WA 98122

THIS IS A BILL

Page 1 of 2

Statement Date: 10/5/2020

Total Balance **\$27,118.94**

Payment Options



Pay Online
swedish.org/billpay



The easiest way to make payments, set up recurring payment plans, view your statement, contact customer service and schedule clinic appointments.



Pay by Phone - Customer Service
206-320-5300 or 877-406-0438
Monday-Friday 8:00am to 5:00pm



Pay by Mail
Complete the coupon below and return in the enclosed envelope.



Pay in Person
Payments are accepted at any Swedish Medical Center main registration desk.

DANIEL ELY BAIR

Important Message

Thank you for choosing Swedish. Your insurance company has responded to our claim for this account. You are responsible for the amount listed by the **"Total Balance."** Payment is due within 20 days.

You may qualify for **free care or a discount** on your medical bill, whether or not you have insurance. Please contact Customer Service for payment options or financial assistance.

Usted podría calificar para recibir **una atención gratuita o un descuento** en su factura médica, sin importar si tiene o no un seguro médico. Por favor, contacte a Servicios de Atención al Cliente para sus opciones de pago con asistencia financiera.

Swedish Health Services and its Affiliates do not discriminate on the basis of race, color, national origin, sex, age, or disability in their health programs and activities.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 877-406-0438 (TTY: 711).

Summary

Guarantor: DANIEL ELY BAIR	
Guarantor ID:	
Total Charges	\$46,429.54
Total Payments & Adjustments	\$-19,310.60
Total Balance	\$27,118.94
Current Amount Due by 11/04/2020	
	\$27,118.94

Detach coupon and return with your payment. Include the Guarantor ID on the memo line of your check.



Swedish Hospital Billing
Mailstop 37268915
PO Box 660354
Dallas, TX 75266-0354

Please make checks payable to:
Swedish Hospital Billing

Check box if your address has recently changed and complete the form on the back of this coupon.

DANIEL ELY BAIR

STATEMENT DATE	CURRENT AMOUNT DUE	ACCOUNT NUMBER
10/5/2020	\$27,118.94	
PAYMENT DUE UPON RECEIPT		\$ AMOUNT PAID

Swedish Hospital Billing
Mailstop 37268915
PO Box 660354
Dallas, TX 75266-0354

Financial Assistance at Swedish

Swedish Health & Services cares for people and their health needs whether or not they can pay. We will work with our patients through any financial issues, including finding ways to make medical care more affordable. Swedish hospitals offer financial assistance to eligible patients who are not able to pay for their medical bills. If you are having trouble paying for all or some of your health care, please talk with a Patient Financial Advocate or Customer Service Representative about how we can help you.

What Is Covered? For emergency and medically necessary services at Swedish hospitals we provide financial help to eligible patients on a sliding fee scale, with discounts from 75 to 100% based on ability to pay. Financial help for services that are not emergent or medically necessary or services given *outside* of the hospital depends on the policies of the clinic or office that gave you the care.

How to Apply? Any patient may apply for financial assistance. A patient wanting financial help must provide the information and documents asked for in the application, unless told otherwise. An application form may be ordered by telephone or printed from the website address noted below, www.swedish.org/patient-visitor-info/billing/financial-assistance

Other Health Coverage Help: If you do not have health insurance, you may qualify for other government and community programs. We can help you find out if these programs can help cover your medical bills. We can also help you apply for these programs.

Uninsured Discounts: Swedish offers a discount for patients who do not have health insurance coverage. Please contact us if you have questions about our discount program.

Payment plans: Any payments that you owe can be paid in any of the following ways: payment plan, cash, check, online bill pay or credit card. If you need a payment plan, please call the number on your bill for help.

Emergency Care: Swedish hospitals with emergency departments provide care for emergency medical conditions (as defined by the Emergency Medical Treatment and Labor Act) without discrimination to the best of their ability whether or not a patient is able to pay or is eligible for financial assistance.

Contact Us for Financial Assistance Help or Applications

For more information about getting help with your Swedish medical bills, please call our Customer Service Team or visit a Patient Financial Advocate at your local Swedish hospital. We can give you any forms you need and can help you apply for assistance. Patients are strongly encouraged to ask for financial help *before* receiving medical treatment, if at all possible. Patients can also apply for help at any time while having treatment and for a period of time after getting the first bill. If you have questions or would like a financial assistance application form, please contact:

- By telephone: 877-406-0438
- On our website: www.swedish.org/patient-visitor-info/billing



Did your information change?

NAME

ADDRESS

CONTACT

PHONE

Detailed Account Activity

Date	Description	Charges	Insurance Pmts/Adjs	Patient Pmts/Adjs	Patient Balance
Patient: Daniel Ely Bair Provider: Thomas S Maring, DMD		Acct: [REDACTED] Location: First Hill		Status: New Balance Department: General Internal Medicine	
7/15/2020-7/16/2020	Anesthesia Electrocardiogram (EKG/EEG) Laboratory Medical/Surgical Supplies and Devices Operating Room Services Pharmacy Recovery Room Room & Board - Semi-Private Premera Adjustments Premera Payments Deductible: 500.00 Coinsurance: 397.02 Totals	8,590.00 337.00 40.00 5,959.76 23,010.00 2,196.78 2,938.00 3,358.00 46,429.54	 -14,310.60 -5,000.00 -19,310.60	 0.00	 27,118.94
			Current Amount Due		\$27,118.94



Swedish Hospital Billing
747 Broadway
Seattle, WA 98122

THIS IS A BILL

Page 1 of 2

Statement Date: 6/10/2021

Total Balance **\$7,164.00**

Payment Options



Pay Online

<https://mychartwa.providence.org/mychart/>



The easiest way to make payments, set up recurring payment plans, view your statement, contact customer service and schedule clinic appointments.



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DANIEL BAIR

Important Message

Thank you for choosing Swedish. You are responsible for the amount listed by the "Total Balance." Payment is due within 20 days.

If you have received a medical bill for COVID-19-related testing or treatment and you have questions about the out-of-pocket cost assigned by your insurer based on your network coverage, please contact us.

Are you experiencing financial hardship? Financial assistance may be available to those who qualify for free care or a medical bill discount, regardless of insurance coverage. Contact us to learn about your options during difficult times, including the COVID-19 pandemic.

¿Está pasando por dificultades económicas? La asistencia financiera puede estar disponible para quienes califican para atención gratuita o un descuento en la factura médica, independientemente de la cobertura del seguro. Comuníquese con nuestro centro de servicio al cliente para conocer sus opciones durante tiempos difíciles, incluida la pandemia COVID-19.

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Summary

Guarantor: DANIEL BAIR	
Guarantor ID:	
Total Charges	\$46,429.54
Total Payments & Adjustments	\$-39,265.54
Total Balance	\$7,164.00
Current Amount Due by 07/10/2021	
	\$7,164.00

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DANIEL BAIR

STATEMENT DATE	CURRENT AMOUNT DUE	ACCOUNT NUMBER
6/10/2021	\$7,164.00	3613345
PAYMENT DUE UPON RECEIPT		\$ AMOUNT PAID

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Mailstop 37268915
PO Box 660354
Dallas, TX 75266-0354

Financial Assistance at Swedish

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Did your information change?

NAME

ADDRESS

CITY/STATE/ZIP

PHONE

Detailed Account Activity

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			Current Amount Due		\$7,164.00

Patient Statement for D. Ely Bair

Member ID [REDACTED]

September 22, 2020

To whom it may concern,

I am writing this patient statement in response to claims associated with my July 15, 2020 procedure (lower jaw surgery). I was surprised to be receiving EOBs and denied claims a few weeks post-op as I had a similar procedure (upper jaw surgery with SARPE) in 2018 that took several months to receive EOBs and was fully covered with my deductible and out of pocket maximum (I also had Premera insurance at the time but was working at a different employer). Confused, I contacted Premera and spoke with a representative on August 20, 2020 who informed me my current insurance only covers up to \$5,000 lifetime max for orthognathic surgery. Shocked and wondering if perhaps there was an error in coding or submittal, I contacted my surgeon's office (Maring Surgical) the same day. The claims specialist from Maring Surgical informed me everything was coded and submitted correctly, however the orthognathic clause was not available in the summary of benefits accessible to them (which were reviewed prior to the procedure) and there were no rules or frequency limitations for this service listed anywhere on the pre-approval letter or guidelines for coverage received from Premera.

This surgery was pushed back multiple times due to orthodontic and COVID-related factors. Each time prior to the proposed surgical date my surgeon's office obtained pre-authorization from Premera without any explanation of benefit coverage limitations as it related to my procedure. We believe this was a lapse in upfront disclosure on the side of Premera. Had I known about this limitation in my benefits I would have sought alternative insurance solutions or set up a private payer situation prior to my procedure.

This three-year long process of orthodontia, upper jaw surgery with SARPE expansion, and lower jaw surgery has been a very long and hard road. My partner and I were looking forward to closing this chapter when I am expected to be fully healed from my most recent surgery and have orthodontia completed later this year. The possibility of being left with an overwhelming amount of medical debt (or potential bankruptcy) would be an insurmountable hurdle affecting our lives for years to come, affecting our ability to move into a larger home or adopt a child. Due to the lapse in upfront disclosure from Premera or the availability to access the orthognathic limitation listed in my benefit booklet by my provider, I am requesting my claims associated with my July 15, 2020 procedure be processed as any other surgery listed in my employer benefit plan where my deductible and out of pocket maximum would apply.

Sincerely,

D. Ely Bair

A notice from the Washington State Attorney General's Office

1 message

ATG MI CRC Complaint Processing (prodappdb) <crc@atg.wa.gov>

Tue, Mar 16, 2021 at 8:33 AM

Reply-To: crc@atg.wa.gov

To: [REDACTED]

Bob Ferguson
ATTORNEY GENERAL OF WASHINGTON
Consumer Protection Division - Consumer Resource Center
800 Fifth Avenue, Suite 2000, Seattle, WA 98104 [REDACTED]

March 16, 2021

Daniel Ely Bair
[REDACTED]

RE: Swedish Hospital Medical Center
File #: [REDACTED]

Dear Daniel Ely Bair:

The Consumer Resource Center of the Attorney General's Office received the enclosed response from Swedish Hospital Medical Center regarding the consumer complaint you filed with our office.

We realize you may not consider this response a satisfactory resolution to your complaint; however, the Consumer Resource Center cannot compel a business to respond or to make an adjustment in resolution of a dispute. Your complaint has been closed accordingly.

We regret that we are unable to provide further assistance to you regarding this complaint. If you would like to pursue the matter further, you may wish to contact a private attorney.

The Washington State Bar Association (WSBA) offers research tools to locate private attorneys in your area by offering listings for each County Bar Association. You may access the County Bar Association listing on the WSBA website at <https://www.wsba.org/connect-serve/other-bars/county-minority-specialty-bars>.

If you cannot afford an attorney, and have a non-criminal legal problem, you may qualify for assistance from the NW Justice Project's CLEAR Coordinated Legal Advice. They may be reached Toll Free at 1-888-201-1014 or online at the following website: http://www.nwjustice.org/about_njp/clear.html. In addition, if you are 60 or over, you may call CLEAR SENIOR at 1-888-387-7111 regardless of income.

Please note that consumer complaints, including responses, are public records and are available to the public for

copying or inspection in compliance with the Washington State Public Records Act, [RCW 42.56](#).

We appreciate your bringing this matter to our attention. If you have questions or would like to submit additional information regarding this complaint, our email address is CRC@ATG.WA.GOV. Please include the complaint number given above on any complaint correspondence.

Sincerely,

RUTH E HOLBROOK
Consumer Resource Center Unit Supervisor
Consumer Protection Division
1-800-551-4636 for in-state callers

1-206-464-6684 for out-of-state callers

Enclosure

From: Mireau, Iris M [REDACTED]

Sent: Tuesday, March 9, 2021 12:19 PM

To: ATG MI CRC Complaint Processing <crc@atg.wa.gov>

Subject: [REDACTED]

[EXTERNAL]

RE: Daniel Ely Bair

File #: [REDACTED]

Mr. Blair's account with Swedish Medical Center has been reviewed. As he mentioned his plan appears to have a max benefit of \$5,000 for the type of jaw procedure he had. After applying the preferred provider discount his plan left him with an out of pocket of \$27,118.94.

Swedish does have a discounted rate for certain jaw surgeries that we extended to patients who do not have insurance coverage. Mr. Blair's procedure falls within the list of eligible procedures. Although he did have coverage at the time, given the difficulties he states that both he and his surgeon experienced obtaining a detailed benefit quote, we are making an exception to our standard process and reducing his balance. The patient rate for a double jaw procedure such as his would be \$7,164 so an adjustment of \$19,954.94 has been applied to his account to bring his balance down to that amount. A new billing statement will go out this week.

Iris Mireau

Manager, Customer Service/Patient Financial Advocates

Swedish Health Services Hospital Billing