



Frequently Asked Questions regarding billing at Zuckerberg San Francisco General Hospital (ZSFG).

How much will my visit cost?

ZSFG understands the need for patients to be able to anticipate their healthcare costs. Our list of hospital prices, known as Charge Master Description (CDM), is available online for you to access. Please note, the available list of charges is not a true estimate of your final cost. Your out-of-pocket expenses will depend on how your insurance company processes your claim, and your current benefit plan. This is an approximation only.

To access our CDM, please visit the **Office of Statewide Health Planning and Development (OSHPD)** website (<https://oshpd.ca.gov>). Type Zuckerberg San Francisco General Hospital in the search box on the webpage, and click the link for the current "Charge Master Description". Prices are updated every July 1st.

How does the medical billing process happen?

The hospital takes the information you provided about yourself, (your name, date of birth, address, insurance information) and puts that on a claim form, along with the codes that explain the care we provided. We send that claim to your insurance company. They may take between 30 days or more to process the claim. You may receive an Explanation of Benefits (EOB) from your insurance company explaining how they paid the claim. The EOB will list what was paid, patient responsibility, and if there are any charges not considered for payment. In some cases, we may submit an appeal to your insurance which may cause a delay in finalizing your final amount due.

Is ZSFG in-network with my Insurance?

ZSFG contracts with the State of California Medi-Cal program, Medicare, and some Medi-Cal Managed Care plans. Within the city and county of San Francisco we operate the San Francisco Health Network of which our members access via their participation with San Francisco Health Plan, Blue Cross Medi-Cal, and North East Medical Services. We are also a provider for members of Healthy San Francisco and Healthy Workers.

We are not in-network with any commercial insurances. There are cases where your plan may authorize services at ZSFG, however, the payment for services may still be considered out of network. It is important that you understand your insurance benefits and how it may impact your out of pocket expenses.

Why have I received multiple bills for my visit?

You may receive multiple bills as the hospital bills for use of facility, the doctor/provider will bill for their professional fee and an ambulance will charge for their service. For any questions or concerns about bills received, call the number on your statement.

What if I cannot afford my bill?

ZSFG has many programs in place to assist patients with balances. If you have concerns paying your bill, there are Financial Counselors who can assist you with the application process. Please call us at (415) 206-3275 or visit us in person in Building 20, 4th floor, room 2406.

**Have Further Questions or Need More Information?
Call the Patient Financial Services Hotline at (415) 206-8448**