



Price Transparency Disclaimer

To obtain the most accurate estimate of the patient out-of-pocket costs, it is strongly recommended that patients contact their insurer to request an estimate. Patients can also contact the Salinas Valley Memorial Hospital Patient Financial Services Department at 831-755-0732. When contacting the hospital the most accurate estimate can be provided if you have the patient's insurance information, if any, as well as a specific description of the service requested.

The charges listed in hospital's fee schedules do not represent the actual cost for which the insurance and/or patient may be responsible. Actual cost to the insurer and/or patient, as well as the out-of-pocket amount for which a patient will be directly responsible are determined by several factors and are not in the exclusive control of the hospital. These factors include:

1. The payment methodology applied by the patient's insurance, which may include commercial health insurance, automobile insurance, workers compensation insurance, or government health insurance coverage, e.g. such as Medicare, Medicaid, or Veterans Administration, etc.
2. These insurance payment methodologies, including the prospective payment methodologies applied by Medicare and Medicaid, frequently are not directly related to fee schedules charges or a percentage of charges,
3. The patient's level of coverage, particular insurance plan (e.g. HMO, PPO, etc.), network participation status of each provider, and the patient's currently outstanding benefits within the patient's plan benefit package, including co-pays, co-insurance, remaining deductible, and out of pocket maximum,
4. The most appropriate services, as determined by the patient's treating and/or referring physician(s) at the time they receive the services, and acknowledging that the patient's actual medical need, as determined by the treating physician at the time of service, may be substantially different than the anticipated medical need prior to provision of the medical treatment or services.
5. Although estimates are available through the Hospital for most scheduled services, the nature of healthcare, including the factors described above, dictates that the appropriate level of care, and thus patient out of pocket cost of that care, frequently cannot be accurately determined until the care has actually been provided.
6. The actual cost for which the insurance and/or patient may be responsible are often, although not always, significantly less than the total charges posted to a patient's account, and thus, estimating payer cost or patient out of pocket responsibility using a fee schedule alone will not produce an accurate estimate.
7. Patients with no insurance coverage are eligible for a discount off of posted charges at the hospital; however, depending on the type of services received and patient's financial need financial assistance may be available to further lower an uninsured patient's actual out of pocket expenses through the hospital's financial assistance program. Information regarding the hospital's financial assistance program, including applying for assistance, can be found on our website [https://www.svmh.com/documents/SVMH-Financial-Assistance-Application-Rev.11.02.20_English.Interactive\).pdf](https://www.svmh.com/documents/SVMH-Financial-Assistance-Application-Rev.11.02.20_English.Interactive).pdf)