Patient Guide

Key Information for Your Stay

Your Satisfaction
Our Commitment to Patient Care

Speak Up
Take Charge of Your Care

Describe Your Pain
Tools Inside to Help

Brought to you by: PatientPoint

SAINT AGNES | ASCENSION
Contents

2 Welcome
3 About Us
4 Phone Directory
5 Rights & Responsibilities
7 Derechos y responsabilidades del paciente
9 Our Commitment to Care
11 Medical Emergency Team (MET)
12 Fast Facts About Your Stay

SPECIAL FEATURE
16 Take Charge of Your Care
  • Pay Attention to Your Care
  • Don’t Ignore Pain

18 Notice of Nondiscrimination
20 Your Privacy Matters
22 Advance Directives
23 Understanding Your Bill

ON THE COVER
9 Your Satisfaction
  Our Commitment to Patient Care
16 Speak Up
  Take Charge of Your Care
17 Describe Your Pain
  Tools Inside to Help

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Welcome

THANK YOU FOR TRUSTING US

Thank you for choosing Saint Agnes Hospital to meet your healthcare needs.

Our goal is to make your stay as pleasant and comfortable as possible. We’ve prepared this guide to provide you with basic information about our hospital and its services, and what you and your family can expect while you are here. If you have any questions during your stay, please do not hesitate to ask your nurse or caregiver. Our key services include Primary Care Services, the Cancer Institute, the Maryland Metabolic Institute, the Cardiovascular Institute, the Orthopedic & Spine Institute, the Bunting Health Institute for Women & Children, and the Plastic and Reconstruction Surgery Institute.

In 1862, the Daughters of Charity began Saint Agnes Hospital, carrying on their centuries-old mission of service. The first Catholic hospital in Baltimore, Saint Agnes was originally created to provide nursing care for the poor. The facility moved to its present location in 1876 and was reorganized as a full-service hospital in 1906.

Saint Agnes Healthcare Is Ascension

Ascension is a faith-based healthcare organization dedicated to transformation through innovation across the continuum of care. As the largest nonprofit health system in the U.S. and the world’s largest Catholic health system, Ascension is committed to delivering compassionate, personalized care to all persons with special attention to those who are struggling the most.
Mission Statement
Rooted in the loving ministry of Jesus as healer, we commit ourselves to serving all persons with special attention to those who are poor and vulnerable. Our Catholic health ministry is dedicated to spiritually centered, holistic care which sustains and improves the health of individuals and communities. We are advocates for a compassionate and just society through our actions and our words.

Our Vision
Patients are our passion. Our physicians and associates are our pride. Healing is our joy.

Our Values
+ **Service of the Poor:** Generosity of spirit, especially for persons most in need
+ **Reverence:** Respect and compassion for the dignity and diversity of life
+ **Integrity:** Inspiring trust through personal leadership
+ **Wisdom:** Integrating excellence and stewardship
+ **Creativity:** Courageous innovation
+ **Dedication:** Affirming the hope and joy of our ministry

We Care About Your Care
Please speak up and tell us if we can do more. In fact, after your visit, we’ll be reaching out to you to find out how we did. Please be honest and take a few moments to tell us what you think. Your responses to this patient satisfaction survey will help improve our services.

Contact Us
900 Caton Ave.
Baltimore, MD 21229
PH: 667-234-6000
Hospital TTY: 410-368-2001
www.stagnes.org
# Phone Directory

**WE’RE HERE TO HELP YOU**

**Phone Directory**

**Learn More**

For more information on the resources available at Saint Agnes Hospital, visit [www.stagnes.org](http://www.stagnes.org).

### Key Numbers

<table>
<thead>
<tr>
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<th>Phone Number</th>
</tr>
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<td>Main</td>
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</tr>
<tr>
<td>Billing</td>
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<tr>
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<td>667-234-2146</td>
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<tr>
<td>Spiritual Care</td>
<td>667-234-3197</td>
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Calling from inside the hospital?

**Dial the LAST SEVEN DIGITS only.**

### Other Hospital Services

<table>
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<tr>
<th>Service</th>
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<tr>
<td>Care Management</td>
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</tr>
<tr>
<td>Dietitian</td>
<td>667-234-2153</td>
</tr>
<tr>
<td>Food Services</td>
<td>667-234-2157</td>
</tr>
<tr>
<td>Gift Shoppe</td>
<td>667-234-2955</td>
</tr>
<tr>
<td>Medical Records</td>
<td>667-234-3185</td>
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<tr>
<td>Physician Finder</td>
<td>866-690-9355</td>
</tr>
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<td>Security</td>
<td>667-234-2080</td>
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<tr>
<td>Telephone Display for the Deaf</td>
<td>667-234-2001</td>
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<tr>
<td>TTY (Hospital)</td>
<td>667-234-2001</td>
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<tr>
<td>Walgreens Pharmacy</td>
<td>667-234-4050</td>
</tr>
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Your Rights
Patients have the right to:

+ Make advance directives and designate a healthcare agent to make healthcare decisions for them when they are unable.
+ Be informed of any research/education projects affecting their care or treatment.
+ Reasonable access to care.
+ Considerate care that respects the patient’s personal values and beliefs.
+ Informed participation in decisions regarding care.
+ Participate in the consideration of ethical issues that arise in the provision of care, including information on the availability of an ethics committee.
+ Privacy and confidentiality.
+ Pain management.
+ Prompt resolution of grievances.
+ An explanation of hospital rules, regulations and/or charges.
+ Refuse any care or treatment.

+ Interpreter Services at their request.
+ Designate one lay caregiver to be involved in your discharge-planning process.

Your Responsibilities
To ensure the best care, patients are obligated to:

+ Provide information about their medical history as completely and accurately as possible.
+ Request additional information or clarification about health status or treatment when they do not fully understand information and instructions.
+ Follow the rules and regulations that apply to all patients, including interacting with hospital personnel in a courteous and civil manner.
+ Be considerate of the rights of other patients and hospital personnel in the control of noise, the number of visitors, and to be respectful of the property of other persons and the hospital.

Concerns?
If you have concerns about the care you or your loved one is receiving, please speak with your doctor or nursing supervisor. If you feel that your issue isn’t resolved, contact 667-234-2147.
Abide by St. Agnes’ policies prohibiting smoking, illegal substances and weapons on St. Agnes’ property.

Cooperate with the physician and hospital staff in the provision of care.

Provide a copy of their advance directives if they have completed one.

Provide necessary information for the insurance claims and other financial arrangements.

Refrain from recording or photographing caregivers, physicians, other patients or visitors.

When a patient has an issue or complaint, he or she may:

Notify the manager/supervisor.

Contact the Manager Guest Relations at 667-234-2146, Monday through Friday.

Dial the operator to page the Nursing Supervisor on evenings, nights and weekends.

Contact the Maryland State Department of Health and Mental Hygiene by phone at 410-402-8015 or by mail at 55 Wade Ave., Catonsville, MD 21228.

Contact The Joint Commission by phone at 1-800-994-6610, by fax at 630-792-5636 or by mail at Office of Quality and Patient Safety TJC, One Renaissance Blvd., Oakbrook Terrace, IL 60181.
Derechos y responsabilidades del paciente

Sus derechos
El paciente tiene derecho a:

+ Hacer instrucciones anticipadas y designar un agente de atención médica para tomar decisiones de atención médica por ellos cuando no son capaces.
+ Ser informados de algún proyecto de estudio/educación que afecta su cuidado o tratamiento.
+ Acceso razonable a la atención.
+ Cuidado considerado que respeta los valores y creencias personales del paciente.
+ Participación informada en las decisiones relacionadas con la atención.
+ Participar en la consideración de los problemas éticos que surgen en la provisión de cuidado, incluyendo información sobre la disponibilidad de un comité de ética.
+ Privacidad y confidencialidad.
+ El manejo del dolor.
+ Resolución pronta de quejas.
+ Una explicación de reglas, regulaciones y/o cargos del hospital.
+ Rechazar cualquier cuidado o tratamiento.
+ Servicios de intérprete a su solicitud.
+ Designe a un cuidador laico para que participe en su proceso de planificación del alta.

Sus responsabilidades
Para garantizar la mejor atención, los pacientes están obligados a:

+ Proporcionar información precisa sobre su historial médico de la forma más completa y precisa posible.
+ Solicitar información adicional o aclaraciones sobre el estado de salud o el tratamiento cuando no entienden completamente la información y las instrucciones.
+ Seguir las reglas y regulaciones que se aplican a todos los pacientes, incluida la

¿Preocupaciones?  
Si le preocupa la atención que recibe usted o su ser querido, por favor hable con su doctor o supervisor de enfermería. Si siente que su problema no se resuelve, llamar al 667-234-2147.
interacción con el personal del hospital de manera cortés y civil.
+ Tener consideración con los derechos de otros pacientes y del personal del hospital en el control del ruido, el número de visitantes, y ser respetuoso de la propiedad de otras personas y del hospital.
+ Complir con las pólizas de St. Agnes que prohíben fumar, sustancias ilegales y armas en la propiedad de St. Agnes.
+ Cooperar con el médico y el personal del hospital en la provisión de la atención.
+ Proporcione una copia de sus directivas anticipadas si ha completado una.
+ Proporcionar la información necesaria para los reclamos de seguro y otros arreglos financieros.
+ Abstenerse de grabar o fotografiar a cuidadores, médicos, otros pacientes o visitantes.

Cuando un paciente tiene un problema o queja, él o ella puede:
+ Notificar al supervisor.
+ Contacte al Gerente de Relaciones con los Huéspedes al 667-234-2146 de lunes a viernes.
+ Marque al operador para contactar al Supervisor de Enfermería por las tardes, noches y fines de semana.
+ Contacte al Departamento de Salud y de Higiene Mental de Maryland al 410-402-8015 o por correo a 55 Wade Ave., Catonsville, MD 21228.
+ Contacte al Joint Commission por teléfono a 1-800-994-6610, por fax a 630-792-5636 o por correo a Office of Quality Monitoring TJC, One Renaissance Blvd., Oakbrook Terrrace,IL 60181.
PATIENT SATISFACTION MATTERS TO US

How’s your stay? Are you getting the care you need? Are your doctors and nurses listening and responding to your questions or requests? Our goal is to provide the best quality care. To do so, we ask for feedback from patients like you.

During Your Stay
Please speak with your nurse or nursing supervisor if you have any questions or concerns about your care. If your issue still is not resolved, then contact the Manager of Guest Relations at 667-234-2146 Monday through Friday. On nights and weekends, dial the operator (0) to page your nurse or the nurse manager on duty. You also have the right to file your complaint with:

- **The Maryland Department of Health Office of Healthcare Quality**
  55 Wade Ave.
  Catonsville, MD 21228
  410-402-8015

- **Maryland Board of Pharmacy**
  4201 Patterson Ave.
  Baltimore, MD 21215
  410-764-4755
  www.dhmh.maryland.gov/pharmacy

- **Office of Quality and Patient Safety The Joint Commission**
  One Renaissance Blvd.
  Oakbrook Terrace, IL 60181
  Fax: 630-792-5636
  Website: [www.jointcommission.org](http://www.jointcommission.org), then click “Report a Patient Safety Event”

Making a Difficult Healthcare Decision?
Sometimes a healthcare choice can involve an ethical concern—such as a wish to refuse life-saving treatment or a disagreement over advance directives (see p. 22). Our Ethics Committee can help your team of support people make difficult decisions. For help, contact 667-234-3197.
After Your Stay

Once you leave our care, we will continue to seek your feedback through the Hospital Consumer Assessment of Healthcare Providers and Systems (HCAHPS) survey. The HCAHPS survey is a tool to measure and report patient satisfaction. It’s made up of simple questions on key care topics such as:

- doctor and nurse communication
- medicine and discharge information
- pain management and staff responsiveness
- overall quality of the hospital environment

If you’re selected to receive this brief survey, please take the time to complete it. The results will help us know what we’re doing right and where we can improve.

Protecting Your Privacy

Without your written permission, your provider cannot:

- Give health information to your employer.
- Use or share your health information for marketing or advertising purposes.
- Share private notes about your mental health counseling sessions.

If you believe your health information was used or shared in a way that is not allowed under the privacy law, or if you weren’t able to exercise your rights, you can file a complaint with your provider or health insurer. You also can file a complaint with the U.S. government. Visit https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf for more information.

A separate law provides additional privacy protection to patients of alcohol and drug treatment programs. For more information, visit www.samhsa.gov.
During your stay, you have access to a special service called the Medical Emergency Team (MET). You or your family member can call this service, and a critical-care team will check on you or your loved one and provide help before there is a life-threatening emergency.

**When to Call MET**

**Call for help if you notice:**

- change in heart rate or blood pressure
- change in respiratory (breathing) rate or oxygen levels
- change in urine output (much more or less urine)
- change in mental status or level of consciousness
- any time you are worried something might be wrong
- any change in the patient’s condition that needs immediate attention and the healthcare team is not responding, or if you continue to have serious concerns after speaking with the healthcare team

**How to Call MET**

Call MET by dialing 234-5555 from your room phone. Say “MET team needed,” and give the operator your name or the patient’s name, and the room number. This provides a safety net in addition to the primary staff caring for you, and can be used for you or your loved one if there is a sudden, severe change in condition.
**ATM**
A Bank of America ATM is located across from the coffee bar on the first floor. ATMs affiliated with our credit union are located near the Bank of America machine and in the Emergency Department waiting area.

**Cafeteria**
Location: First floor of the hospital off the main lobby
Weekday Hours:
Breakfast: 6:30 a.m. to 9:30 a.m.
Lunch: 11:00 a.m. to 2:00 p.m.
Dinner: 4:00 p.m. to 6:30 p.m.

Weekend Hours:
Hot Breakfast Buffet and Hot Cereal: 6:30 a.m. to 9:30 a.m.
Hot Lunch Buffet: 11:00 a.m. to 2:00 p.m.
Grab-and-Go: 6:30 a.m. to 6:30 p.m.

**Subway Shop**
Open 24 hours a day, 7 days a week.

**Calling Your Nurse**
Your room is connected to the nursing station via an intercom system. To call for your nurse, press the NURSE call button located on the remote attached to your bed. If you have any questions on how to use the call button, ask a staff member to show you.

**Channel Listing**
See p. 14 for a channel listing.

**Coffee Bar**
Location: Outside the cafeteria on the first floor
Hours:
Monday through Friday: 7:00 a.m. to 2:00 p.m.

**Flowers**
Our Auxiliary and Gift Shoppe staff delivers flowers to patient rooms.

**Gift Shoppe**
Location: First floor near the main lobby
Hours:
Monday through Friday: 8:00 a.m. to 6:00 p.m.
Saturday: 10:00 a.m. to 5:00 p.m.
Sunday and Holidays: Closed
The Gift Shoppe offers a variety of cards, gifts, flowers, and sundries for patients and visitors. To contact the Gift Shoppe call 667-234-2955.
Housekeeping Services
Please call 667-234-3042.

Interpreters
Saint Agnes Hospital provides access to interpreter services and sign language interpreter services, including on-site interpreters and video interpretation services. These services are free of charge in order to communicate well with patients and families who speak a language other than English or our deaf or hard-of-hearing patients and families. To request this service, ask your nurse or call Nursing Services at 667-234-2900.

Lost and Found
Lost and found is located in the security office. Please call 667-234-2080.

Medicines
It is important that you provide your doctor with a complete list of the medicines you are taking, including over-the-counter medicines, herbal supplements, and vitamins. Ask your doctor before taking any of these medicines during your stay. Remember, do not keep any medicines at your bedside; please send them home.

Parking
All parking on campus is free for patients and visitors Valet parking is available Monday through Friday from 7:30 a.m. to 4:00 p.m. for a $5 fee (hours and fees may be subject to change).

Pastoral Care
The chapel is located on the first floor. We also have a chaplain that can provide a supportive presence during your hospital stay. Our chaplain makes rounds during the day. However, if you wish to see the chaplain sooner, you may request your nurse contact the Spiritual Care Department by dialing 667-234-2721.

Patient Meals
Breakfast: 7:15 a.m. to 9:00 a.m.
Lunch: 11:15 a.m. to 1:00 p.m.
Dinner: 4:30 p.m. to 6:00 p.m.
If you miss a mealtime due to a procedure, accommodations will be made. Kosher and special meals are available by a request to your nurse or nutritionist. A registered dietitian is available for consultation. Your doctor will order the appropriate diet for you.

Personal Belongings
Dentures, hearing aids and eyeglasses should be placed in a protective case when not in use. Never wrap them in tissue, or place them on your meal trays or in your pillow case. They may be accidentally thrown out or damaged.
Valuables such as jewelry, cellphones, or other personal electronics should not be stored in your room. Please send all valuables home with a family member. If you cannot, ask your nurse to contact our Protective Services department to have them secure your valuables in the hospital safe.

Saint Agnes Hospital assumes no responsibility for the loss and/or damage to personal belongings including dentures, glasses, hearing aids, or other prosthetic devices.

**Smoking**

Saint Agnes Hospital strives to be smoke-free in order to provide a safe and healthful environment for every patient, visitor, and staff member, and to conform to Maryland state law. Smoking by anyone, including patients, visitors, associates, and physicians, is prohibited on any part of the Saint Agnes Hospital campus. This includes electronic cigarettes and vaporizers. If you smoke, your nurse can help you get nicotine patches.

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### TV CHANNELS

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<thead>
<tr>
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<tbody>
<tr>
<td>2</td>
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<td>13</td>
<td>HUB</td>
</tr>
<tr>
<td>3</td>
<td>NBC/WBAL</td>
<td>14</td>
<td>Animal Planet</td>
</tr>
<tr>
<td>4</td>
<td>CBS/WJZ</td>
<td>15</td>
<td>Fox Family</td>
</tr>
<tr>
<td>5</td>
<td>PCS/WMPT</td>
<td>16</td>
<td>TNT</td>
</tr>
<tr>
<td>6</td>
<td>Patient Education</td>
<td>17</td>
<td>USA</td>
</tr>
<tr>
<td>7</td>
<td>FOX/WBFF</td>
<td>18</td>
<td>Patient Education</td>
</tr>
<tr>
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<td>WB-WNUV</td>
<td>19</td>
<td>Discovery Channel</td>
</tr>
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<td>9</td>
<td>CNN</td>
<td>20</td>
<td>TLC</td>
</tr>
<tr>
<td>10</td>
<td>Chapel and Arts</td>
<td>21</td>
<td>AMC</td>
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Visitor Information

Visiting Hours
To promote healing and safety and limit infection, some units may limit the number of visitors you can receive at one time.

**General Hours:** 8:30 a.m. to 8:30 p.m.

**Medical & Surgical ICU:** No visitation from 7:00 a.m. to 9:00 a.m. and 7:00 p.m. to 9:00 p.m.

+ Only two visitors per patient.
+ Children under age 12 are discouraged.
+ No food or drink permitted.
+ Cellphones should be turned off.
+ No photography permitted.

**Pediatrics, Pediatric & Neonatal ICU:** 24/7 as condition allows.

+ Parents and grandparents only.

**Maternity:** 24/7 as condition allows.

+ Fathers are required to get a visitor’s pass.
+ Visitors limited to five at a time, including the father.
+ Maternity patient visitors can access the hospital’s front entrance 24/7.

Visitor Guidelines
Visitors should be limited to two per patient. In order to protect patients, visitors, and staff, all visitors of patients in isolation will be required to wear the appropriate protective equipment while visiting.

Visitor Passes
Visitors to the Pediatrics and AICU floors must provide a photo ID in order to get a pass. In areas where children under age 12 are permitted, adult supervision is required.
You are the center of your healthcare team. Let this special guide help you get the best results from your hospital stay.

Speak up! If you have questions or concerns, you have the right to ask and get a response from your doctor or nurse that makes sense to you. To help, share your answers to these questions with hospital staff.

- What language would you prefer to speak?
- Do you need glasses, hearing aids, or other devices to help with talking to hospital staff?
- Do you prefer to hear, see, or read health information?
- Do you have any cultural, ethnic, or religious-based special needs?
- Who will be your support person who talks with hospital staff about your healthcare wishes?
- Who will be your lay caregiver who will be involved in your discharge-planning process?

Source: The content within the “Take Charge of Your Care” section reinforces the safety and quality care goals and standards issued by The Joint Commission and other hospital accreditation organizations.
No one knows how much pain you are in but you. Tell your doctor or nurse when you feel pain or if it comes back again after it goes away. Talk about your pain level throughout the course of your stay.

**Ask yourself, then share with your nurse.**

✚ Where does it hurt?
✚ When does it hurt?
✚ Does it keep you from doing things—like sleeping, dressing, eating?

**Which words describe your pain?**

- aching
- bloating
- burning
- comes and goes
- constant
- cramping
- cutting
- dull
- numbing
- pressing
- pressure
- pulling
- radiating
- searing
- sharp
- shooting
- soreness
- stabbing
- throbbing
- tightness

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**You’re the Expert on Your Pain**

Starting to get uncomfortable? Pain medicine not working? Speak up. You may need to get more of the current pain medicine you are on or switch to a different kind of medicine to get relief. Don’t try to ignore painful symptoms. Managing your pain will help with your healing process. Talk to your doctor or nurse when pain strikes.

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![Pain scale]
Saint Agnes Healthcare complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation or gender identity.

If you believe that Saint Agnes has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, sexual orientation or gender identity, you can file a grievance with:

**Manager of Guest Relations**

900 Caton Ave.
Baltimore, MD 21229
667-234-2146
Fax: 667-234-3518

**Spanish**


**Burmese**


**Hindi**

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं w हैं। 667-234-2146 (TTY: 1-410-368-2001) पर कॉल करें।

**Urdu**


**Amharic**


**Korean**


**Chinese**

French

Arabic

Bengali
লক্ষ্য করুনঃ যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃখরাচ্যাভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন 667-234-2146 (TTY: 1-410-368-2001)

Nepali
ध्यान निहेज्दै: तपाईले नेपाली बोल्नुहुन्छ भने तपाईँको निम्नलिखित भाषा सहायता सेवाहरू निश्चित रूपमा उपलब्ध छ। फोन गरे 667-234-2146 (TTY: 1-410-368-2001)

Farsi

Russian
ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 667.234.2146 (TTY: 1.410.368.2001)

Portuguese

Thai

Malaysia

Vietnamese

Tagalog
Your Privacy Matters

Privacy and Health Information

You have privacy rights under a federal law that protect your health information. This law sets rules and limits on who can look at and receive your health information. These rights are important for you to know.

Who must follow this law?
- Most doctors, nurses, pharmacies, hospitals, clinics, nursing homes, and many other healthcare providers and their vendors
- Health insurance companies, HMOs, and most employer group health plans
- Certain government programs that pay for healthcare, such as Medicare and Medicaid

What information is protected?
- Information your doctors, nurses, and other healthcare providers put in your medical records
- Conversations your doctor has with nurses and others regarding your care or treatment
- Information about you in your health insurer's computer system
- Billing information about you at your clinic
- Most other health information about you held by those who must follow this law

What rights do you have over your health information?
Providers and health insurers must comply with your right to:
- Ask to see and get a copy of your health records
- Have corrections added to your health information

Right to Complain
If you believe your rights are being denied or your health information isn't being protected, you can file a complaint with your provider, health insurer, or the U.S. government at https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf.
Receive a notice that tells you how your health information may be used and shared

Decide if you want to give your permission before your health information can be used or shared for certain purposes, such as for marketing

Get a report on when and why your health information was shared for certain purposes

File a complaint

Upon written request, release medical information to your lay caregiver

What are the rules and limits on who can see and receive your health information?
To make sure that your health information is protected in a way that doesn’t interfere with your healthcare, your information can be used and shared:

- For your treatment and care coordination
- To pay doctors and hospitals for your healthcare and help run their businesses
- With your family, relatives, friends, or others you identify who are involved with your healthcare or your healthcare bills, unless you object
- To make sure doctors give good care and nursing homes are clean and safe
- To protect the public’s health, such as by reporting when the flu is in your area
- To make required reports to the police, such as reporting gunshot wounds

Without your written permission, your provider cannot:

- Give your health information to your employer
- Use or share your health information for marketing or advertising purposes
- Share private notes about your mental health counseling sessions

Medical Records
Contact 667-234-3185 for copies of medical records.

Laws for Alcohol and Drug Treatment
Another law provides additional privacy protections to patients of alcohol and drug treatment programs. For more information, visit www.samhsa.gov.
Advance Directives
A SIMPLE AND SMART WAY TO TAKE CHARGE OF YOUR CARE

One of the most important decisions you can make about your care is to fill out advance directives in case you can no longer speak for yourself. Advance directives are documents that let others know your wishes about the type of care you want. And they will only be used if you become unconscious or too ill to communicate yourself.

Different states have different laws about advance directives. Check with your Admissions department or nurse if you have any questions. Directives can include:

Living Will
This set of instructions explains the type of life-prolonging medical care you wish to accept or refuse. It can include your wishes about the use of resuscitation (CPR) if your heart stops, a ventilator if you stop breathing, or feeding tubes or IVs if you cannot eat or drink.

Durable Power of Attorney
For healthcare: This is a legal document that names your healthcare proxy—someone who can make medical decisions for you if you’re unable to do so. An official healthcare proxy can represent your wishes on emergency care but also on other medical issues like potential treatment options, blood transfusions, kidney dialysis, etc. Choose someone you trust, discuss your medical wishes, and make sure the person agrees to represent you in this role.

For finances: You also have the right to appoint someone to help manage your finances if you cannot. Your healthcare proxy also can do this if you’d like.

Fill Out Your Forms
Bring a copy of your advance directives with you the day of your procedure so your most current information and wishes are on file. You do not need a lawyer to fill these out.

Choose Your Care
Fill out advance directives, so your wishes are met and your loved ones are sure of what you want.
The hospital billing process may seem complicated, but you can feel more in control by knowing exactly what your bill covers. For example, if you stay overnight, you can expect to see charges for your room, meals, 24-hour nursing care, and medicines. The bill also will show charges for any special services, such as X-rays and lab tests. You’ll receive bills for doctors, surgeons, and specialists separately from the hospital.

**Medicare**

If you have Medicare, you’ll have to fill out an MSP (Medicare Secondary Payer) form. This ensures that Medicare only pays for services not covered by other insurance you may have. If you have secondary insurance, this usually covers Medicare deductibles. If you don’t have secondary insurance, you need to pay these amounts yourself.

**Also be sure to read your quarterly MSNs (Medicare Summary Notices) to review:**

- the amount your doctor(s) charged
- the amount Medicare approved and paid
- the amount you owe
- your current deductible status

If you have questions, call the customer service number listed on your statement.

**Commonly Confused Terms**

**Deductible:** The amount you owe each year before your insurance begins making payments.

**Co-payment:** A flat fee you pay for a specific service, usually due at the time of service.

**Coinsurance:** The portion of your medical expenses that you’re personally responsible for paying.
Commercial Insurance Providers
If you use a commercial insurance provider, then the hospital forwards your claim based on the information you provide at registration. About a month after you leave the hospital, you’ll get an explanation of benefits (EOB) statement from your insurance provider. This isn’t a bill.

EOBs show:

- the amount billed by your doctor or hospital
- how much of that cost is covered by your insurance
- how much you owe

Review this and all other bill-related documents carefully. If you have questions, contact your doctor or the customer service number listed on the statement.

Self-Pay Patients and Payment Arrangements
If you’re planning to pay your bills without help from Medicare or a commercial insurance provider, then you’ll get bills directly from the hospital. When the first bill arrives, call the hospital’s financial services department to set up a payment plan.

Communicate with the financial services department as soon as possible. If you don’t set up a payment plan, or if you stop making payments, then your account may be placed with a collection agency. The hospital wants to work with you, so reach out with any questions or concerns you have.

Understanding Coordination of Benefits (COB)
COBs happen when you’re covered under two or more insurance companies. This may occur when spouses or partners are listed on each other’s insurance policies, or when both parents carry their children on their individual policies.

To prevent duplicate payments, COBs determine the primary payer. You choose who this is when you’re admitted. Insurance companies usually request completed COBs from you before paying a claim, so make sure you address these requests quickly.