# What is Provider-Based Billing (PBB)?

Provider-based billing, or hospital-based outpatient billing, is a type of billing for services provided in a clinic or department that is a part of a hospital. These clinics or departments located miles away from the main hospital campus can be considered part of the hospital.

### Why are we using PPB?

This model is commonly used by health systems across South Carolina and the nation and aligns with Centers for Medicare and Medicaid Services (CMS) payment programs. It also supports MUSC Health's ability to deliver safe, high-quality care. By operating as a hospital outpatient department, this location meets additional regulatory requirements and is held to higher standards of care. It is also subject to oversight by an accreditation organization. Furthermore, it allows us to deliver coordinated, hospital-level outpatient care while maintaining the high safety and quality standards patients expect from MUSC Health.

### How does PBB affect your bill?

Visits to provider-based clinics will result in two charges:

- 1. A professional or physician charge for outpatient services and/or procedures, and
- 2. A facility charge from the hospital for resources and services such as procedures.

For patients with insurance, physician services will be processed under physician benefits, which are generally subject to patient copays. Hospital services are processed under hospital benefits and subject to deductibles and coinsurance.

# How does PBB affect copays and deductibles?

Copays and deductibles at provider-based clinics will depend on specific insurance benefits. Medicare patients will incur a coinsurance cost to the hospital. Coinsurance and deductibles are generally covered by secondary insurance with Medicare.

Patients who do not have secondary or supplemental insurance may have additional out-ofpocket expenses to meet their annual deductible and co-pay. Patients should check with their insurance provider to understand their specific financial responsibility with provider-based billing. There may be cases where out of pocket expenses are more at provider-based locations than other facilities.

# Who should you contact with questions?

We are happy to discuss payment options and answer any questions you may have. We understand that this information may raise questions, and we are here to help. Please do not hesitate to contact us at 843-792-2311 or 800-598-0624 with any questions or concerns.

#### What locations use provider-based billing?

PBB affects services offered at the following locations:

**MUSC Medical Center** 

MUSC Health Florence Medical Center MUSC Health Marion Medical Center MUSC Health Black River Medical Center MUSC Health Kershaw Medical Center MUSC Health Columbia Medical Center Downtown MUSC Health Columbia Medical Center Northeast MUSC Health Lancaster Medical Center MUSC Health Chester Medical Center