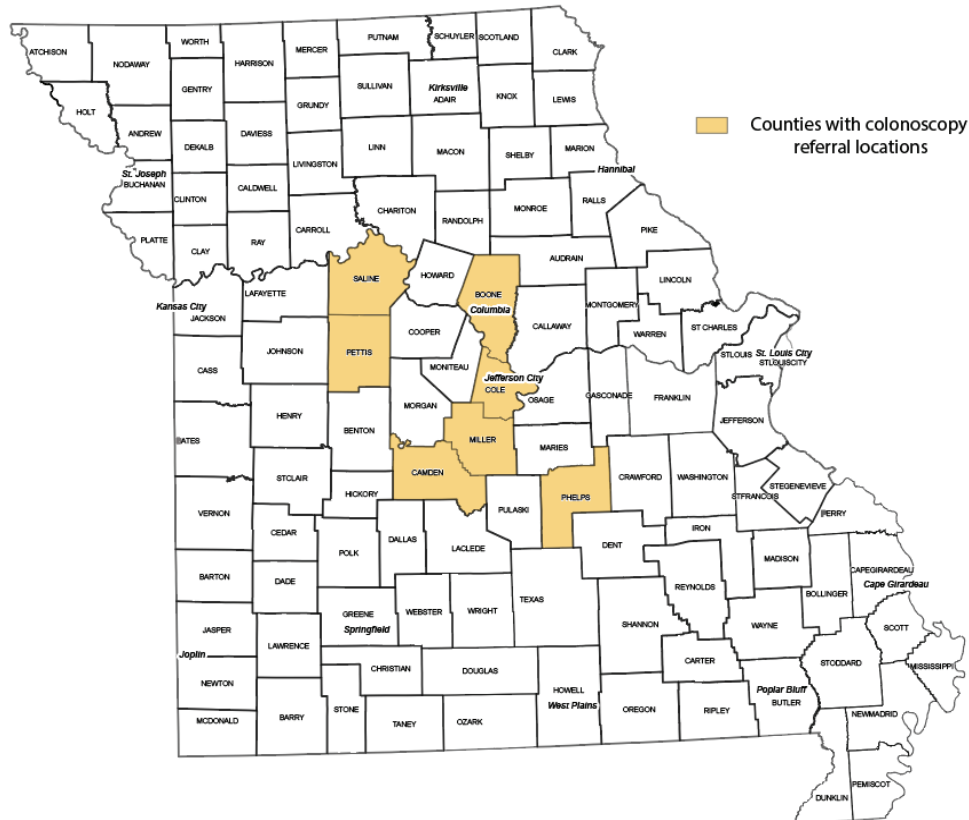




## Colonoscopy Cost Estimates for Self-Pay Patients at Area Hospitals



- Referral locations & Charity Care Resources
- Colonoscopy cost estimate and financial aid summary
- Bothwell Regional Hospital estimated costs & financial assistance information
- Capital Region Medical Center estimated costs & financial assistance information
- Lake Regional Hospital estimated costs & financial assistance information
- Fitzgibbon Hospital estimated costs & financial assistance information
- MU Health Care estimated costs & financial assistance information
- Phelps Health estimated costs & financial assistance information

## Colonoscopy referral locations & contact information

Referral location	Town (County)	Contact name	Phone # / email
Bothwell Regional Hospital	Sedalia (Pettis)	Diana O'Conner	(660) 827-9418
Capital Region Medical Center	Jefferson City (Cole)	Donna Brimmer	(573)-632-5137
Lake Regional Hospital	Osage Beach (Camden, Miller)	Lovena Shreve	<a href="mailto:shreve@lakeregional.com">lshreve@lakeregional.com</a> ; (573) 302-3935
Fitzgibbon Hospital	Marshall (Saline)	Kristina	(660)-831-3827, ext. 827
MU Health Care	Columbia (Boone)	Rodth Alcabsa	(573) 884- 9900
Phelps Health	Rolla (Phelps)	Michelle	(573) 458-7715

## Charitable care resources

The following financial aid resources can be used for colonoscopies, as well as other health care needs.

Foundation name	Population served	Contact name	Email
<b>United Way of Central Missouri</b>	Camden, Cole, Maries, Miller, Moniteau, Morgan, Osage, Phelps and southern Callaway County residents	Ann Bax, President/CPO	<a href="mailto:ann.bax@unitedwaycemo.org">ann.bax@unitedwaycemo.org</a>
<b>United Way of Callaway County</b>	Services available are unknown		
<b>Golden Valley Foundation</b>	Bates, Benton, Camden, Cass, Cedar Henry, Hickory, Johnson, Morgan, Pettis, Polk, St. Clair and Vernon County residents	Sarah Duncan, Foundation Director	<a href="mailto:Sd4545@gvmh.org">Sd4545@gvmh.org</a>

**NOTE:** Financial assistance eligibility is generally determined by the patient's income relative to the Federal Poverty Guidelines (FPG). [2021 Poverty Guidelines | ASPE \(hhs.gov\)](https://aspe.hhs.gov) (<https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines/prior-hhs-poverty-guidelines-federal-register-references/2021-poverty-guidelines>), [2022 Poverty Guidelines, ASPE \(hhs.gov\)](https://aspe.hhs.gov) (<https://aspe.hhs.gov/sites/default/files/documents/4b515876c4674466423975826ac57583/Guidelines-2022.pdf>)

### Cost and financial aid breakdowns by hospital

Each hospital breaks down costs in slightly different ways using four different fee categories: procedure fees, hospital fees, physician fee and anesthesia costs. To simplify the cost estimates for this resource document, we have rolled the procedure and anesthesia costs into the hospital fee – except for cases where anesthesia is administered by a third-party clinic.

Hospitals vary in how they categorize and price colonoscopies. Some have different fee schedules for screening colonoscopies than they do for diagnostic colonoscopies. Some include different pricing for procedures that include biopsies or polyp removal. Pricing variations are included below when available.

## **Bothwell Regional Hospital estimated costs & financial assistance information**

Bothwell Regional Hospital does not differentiate between diagnostic and screening colonoscopies, but additional charges are applied with biopsy or polyp removal. Self-pay patients get 20% off Hospital fees regardless of financial aid eligibility (discounts are reflected in cost estimates below) and can get an additional 25% off Hospital fees if all charges are paid at the time the bill is issued. Patient can get 50% off the Physician's fee if bill is paid at time of service.

### **Estimated costs for colonoscopy:**

<b>Low end cost estimate:</b>	<b>High end cost estimate:</b>
Hospital fee = \$938 Physician's fee = \$375*	Hospital fee = \$938 Physician's fee = \$750
<b>Total: \$ 1,313** plus anesthesia</b>	<b>Total: \$1,688**</b>

\*Includes 50% up-front payment discount on Physician's fee

\*\*Excludes anesthesia

### **Estimated costs for colonoscopy w/ biopsy or polyp removal:**

<b>Low end cost estimate:</b>	<b>High end cost estimate:</b>
Hospital fee = \$1,805 Physician's fee = \$723*	Hospital fee \$1,805 Physician's fee \$1,446
<b>Total: \$ 2,528**</b>	<b>Total: \$3,251**</b>

\*Includes 50% up-front payment discount on physician's fee

\*\*Excludes anesthesia

Anesthesia: Silver Creek (800-288-4901)

- Unable to provide quote or estimates

### **Financial assistance**

Bothwell offers 100% off Hospital fees for patients with incomes below 138% of the Federal Poverty Guidelines. **Note: discount is only applied to Hospital fees, NOT Physician's fee or anesthesia.**

Presumptive eligibility: If patient meets the following criteria, they will receive 100% off hospital fees without having to fill out an assistance application. Qualifications:

- Patient is homeless or has received care from a homeless clinic or shelter
- Patient receives WIC (100% FLP) or SNAP (130% FPL) benefits
- Patients/guarantor's wages are not enough to garnish, as defined by state law

### **Helpful Documents:**

- [Cost estimates for common procedures](https://www.brhc.org/patients/billing/price-transparency/) (go to Chargemaster-CSV) (<https://www.brhc.org/patients/billing/price-transparency/>)
- [General Price Estimator Tool](https://ptc.ipas360.net/bothwell) (<https://ptc.ipas360.net/bothwell>)
- [Financial assistance eligibility & policy](https://www.brhc.org/wp-content/uploads/english-complete-financial-assistance-policy.pdf) (English) (<https://www.brhc.org/wp-content/uploads/english-complete-financial-assistance-policy.pdf>)
- [Financial assistance eligibility & policy](https://www.brhc.org/patients/billing/financial-assistance/spanish/) (Spanish) (<https://www.brhc.org/patients/billing/financial-assistance/spanish/>)
- [Financial assistance eligibility & policy](https://www.brhc.org/patients/billing/financial-assistance/russian/) (Russian) (<https://www.brhc.org/patients/billing/financial-assistance/russian/>)
- [Financial assistance application](https://www.brhc.org/wp-content/uploads/english-financial-assistance-application.pdf) (<https://www.brhc.org/wp-content/uploads/english-financial-assistance-application.pdf>)

## **Capital Region Medical Center estimated costs & financial assistance information**

Capital Region does not differentiate between diagnostic and screening colonoscopies. Additional charges will incur if a biopsy is performed during the colonoscopy. Self-pay patients receive a 65% discount on all charges – this discount is reflected in the cost estimates below. NOTE: Capital Region Medical Center did not provide cost ranges for services.

### **Estimated costs for colonoscopy:**

<b>Self-pay cost estimate:</b>	
Hospital fees = \$1,371	
Physician fee = \$518	
	<b>Total: \$1,889</b>

### **Estimated costs for colonoscopy w/ biopsy:**

<b>Self-pay cost estimate:</b>	
Hospital fees = \$2,438	
Physician fee = \$555	
	<b>Total: \$2,993</b>

### **Financial assistance (Estimates based on 2021 Financial Poverty Guidelines):**

Patients with income at or below 200% FPG will receive free care.

Capital Region Medical Center also provides a 0% interest financing option that allows patients to pay balance in monthly installments.

Helpful documents

- [Hospital Financial Assistance Program \(Charity\)](https://res.cloudinary.com/dpmykpsih/image/upload/crmc-v8-site-264/media/1180/hospital-financial-assistance-program-charity-jan-2017.pdf). <https://res.cloudinary.com/dpmykpsih/image/upload/crmc-v8-site-264/media/1180/hospital-financial-assistance-program-charity-jan-2017.pdf>
- [Accepted insurances](https://www.crmc.org/patients-and-visitors/billing-insurance/accepted-insurance/) <https://www.crmc.org/patients-and-visitors/billing-insurance/accepted-insurance/>
- [Financial Assistance Application](https://res.cloudinary.com/dpmykpsih/raw/upload/crmc-v8-site-264/media/r/63caebeef41d4112b1435dee73e0000b/financial-assistance-application.pdf) <https://res.cloudinary.com/dpmykpsih/raw/upload/crmc-v8-site-264/media/r/63caebeef41d4112b1435dee73e0000b/financial-assistance-application.pdf>
- [Financial Assistance FAQ](https://www.crmc.org/patients-and-visitors/billing-insurance/financial-assistance-faq/) <https://www.crmc.org/patients-and-visitors/billing-insurance/financial-assistance-faq/>

Patients who fall into the following categories do not need to fill out financial aid application:

- Medicaid pending applications that are not subsequently approved provided that the application indicates that the patient meets the criteria for charity care.
- Patients or guarantors who have declared bankruptcy.
- Patients or guarantors who are deceased with no estate in probate that no one else (such as spouse or legal guardian) is legally responsible for the liability.
- Patients or guarantors determined to be homeless.
- Patients of Capital Region Resident Clinic and Community Health Services.
- Mentally incapacitated.
- Incarcerated prisoners not expected to be released soon.
- Low income/subsidized housing (Section 8) provided as a valid address.
- Eligibility for other state or local assistance programs that are unfunded (i.e. Medicaid Spend-down)

## Lake Regional Hospital estimated costs & financial assistance information

Lake Regional Hospital does not differentiate between diagnostic and screening colonoscopies. Self-pay patients with incomes above 200% Federal Poverty Guidelines receive a 62% discount on hospital and physician fees – this discount is reflected in the cost estimates below. LRH contracts with Lake Ozark Anesthesia & Associate, which charges for services independently, and gives self-pay patients a 20% discount - also reflected in estimates below.

### Estimated costs for colonoscopy:

Hospital fees = \$997 - \$1,035

Physician fee = \$722 - \$1,102

Anesthesia costs (Lake Ozark Anesthesia) = \$320 - \$576

Low end cost estimate	High end cost estimate
Hospital fees = \$997 Physician fee = \$722 Anesthesia costs= \$320	Hospital fees = \$1,035 Physician fee = \$1,102 Anesthesia costs = \$576
<b>Total: \$2,039</b>	<b>Total: \$2,713</b>

### Financial assistance (Estimates based on 2021 Financial Poverty Guidelines):

Patients with incomes below 200% FPG will receive 100% off hospital and physician fees.

Lake Ozark Anesthesiology may award a larger discount (up to 70%) if patient is receiving financial aid from Lake Regional.

[Lake Regional Financial Assistance Breakdown By Income](https://res.cloudinary.com/dpmykpsih/image/upload/lakeregional-site-338/media/1903/financial-assistance-and-sliding-fee-schedule.pdf): <https://res.cloudinary.com/dpmykpsih/image/upload/lakeregional-site-338/media/1903/financial-assistance-and-sliding-fee-schedule.pdf>

Household income (as % FPG)	≤200% FPG	>200%
<b>Patient responsibility</b>	None (full waiver of costs)	62% discount
<b>Cost to patient</b>	\$0	\$673-778

### Helpful documents

- [Hospital price estimator](https://www.lakeregional.com/patients-and-visitors/patients/billing-and-insurance/hospital-price-information/) <https://www.lakeregional.com/patients-and-visitors/patients/billing-and-insurance/hospital-price-information/>
- [Standard charges at Lake Regional](https://www.cdmpricing.com/bc7b2fe7e0a9640a8343636bec9a3691/standard-charges) <https://www.cdmpricing.com/bc7b2fe7e0a9640a8343636bec9a3691/standard-charges>
- [Financial aid application](https://res.cloudinary.com/dpmykpsih/raw/upload/lakeregional-site-338/media/r/0ac386809aba44478f138f05e4e62d17/lake-regional-financial-application-6-1-21.pdf) <https://res.cloudinary.com/dpmykpsih/raw/upload/lakeregional-site-338/media/r/0ac386809aba44478f138f05e4e62d17/lake-regional-financial-application-6-1-21.pdf>
- [Lake Regional financial assistance guidelines](https://res.cloudinary.com/dpmykpsih/image/upload/lakeregional-site-338/media/9aa4bfcc71dd4f9fbf8c5f2fc55cbbd/copy-of-2021-lrhs-fin-asst-guidelines.pdf) <https://res.cloudinary.com/dpmykpsih/image/upload/lakeregional-site-338/media/9aa4bfcc71dd4f9fbf8c5f2fc55cbbd/copy-of-2021-lrhs-fin-asst-guidelines.pdf>

## Fitzgibbon Hospital estimated costs & financial assistance information

Self-pay patients get 20% off all charges – regardless of financial aid eligibility (discounts are reflected in cost estimates below). Patients can get an additional 20% off charges if they pay in full by the deadline listed on their first bill (generally within 30 days of the procedure).

### Estimated costs for screening colonoscopy - self-pay patients:

(Prices including additional 20% prompt payment discount in parentheses)

#### Hospital fees

- Procedure price = \$2,760 (\$2,208)
- Hospital outpatient observation fee = \$843 (\$675)
- Physician's fee = \$312 (\$250)

Low end cost estimate:	High end cost estimate:
Hospital fees = \$2,883*	Hospital fees = \$3,603
Physician's fee = \$250*	Physician's fee = \$312
<b>Total: \$3,133</b>	<b>Total: \$3,915</b>

\*Includes additional 20% prompt payment discount

### Financial assistance

#### 2021 Fitzgibbon discount schedule

(Based on gross family income)

Household size	Income range 1	Income range 2	Income range 3	Income range 4	Income range 5
<b>1</b>	\$0-\$12,880	\$12,881-\$15,457	\$15,458-\$18,549	\$18,550-\$22,260	\$22,261-\$26,712
<b>2</b>	\$0-\$17,420	\$17,421-\$20,904	\$20,905-\$25,085	\$25,086-\$30,102	\$30,103-\$36,122
<b>3</b>	\$0-\$21,960	\$21,961-\$26,352	\$26,353-\$31,622	\$31,623-\$37,947	\$37,948-\$45,536
<b>4</b>	\$0-\$26,500	\$26,501-\$31,800	\$31,801-\$38,160	\$38,161-\$45,792	\$45,793-\$54,950
<b>5</b>	\$0-\$31,040	\$31,041-\$37,248	\$37,249-\$44,698	\$44,699-\$53,637	\$53,638-\$64,364
<b>6</b>	\$0-\$35,580	\$35,581-\$42,696	\$42,697-\$51,235	\$51,236-\$61,482	\$61,483-\$73,779
<b>7</b>	\$0-\$40,120	\$40,121-\$48,144	\$48,145-\$57,773	\$57,774-\$69,327	\$69,328-\$83,193
<b>8</b>	\$0-\$44,660	\$44,661-\$53,592	\$53,593-\$64,310	\$64,311-\$77,172	\$77,173-\$92,607
<b>*</b>	\$4,540	\$5,448	\$6,538	\$7,845	\$9,414.00
<b>% discount granted</b>	<b>100%</b>	<b>90%</b>	<b>80%</b>	<b>70%</b>	<b>63%</b>

\*each additional family member

#### Helpful Documents:

- [Fitzgibbon patient price estimator](https://apps.para-hcfs.com/PTT/FinalLinks/Fitzgibbon_V3.aspx) (https://apps.para-hcfs.com/PTT/FinalLinks/Fitzgibbon\_V3.aspx)
- [Financial assistance application](https://www.fitzgibbon.org/Content/Uploads/fitzgibbon.org/files/Financial%20Assistance%20(for%20web).pdf) (https://www.fitzgibbon.org/Content/Uploads/fitzgibbon.org/files/Financial%20Assistance%20(for%20web).pdf)
- [Financial assistance policy in plain language](https://www.fitzgibbon.org/Content/Uploads/fitzgibbon.org/files/FIN11%20FAP%20Plain%20Language%20Summary%20Final%205-2019.pdf) (https://www.fitzgibbon.org/Content/Uploads/fitzgibbon.org/files/FIN11%20FAP%20Plain%20Language%20Summary%20Final%205-2019.pdf)
- [Complete financial assistance policy](https://www.fitzgibbon.org/Content/Uploads/fitzgibbon.org/files/PA_Financial-Assistance%20Policy%2005-2021%20w-attach%20FOR%20WEB.pdf) (https://www.fitzgibbon.org/Content/Uploads/fitzgibbon.org/files/PA\_Financial-Assistance%20Policy%2005-2021%20w-attach%20FOR%20WEB.pdf)

#### Primary Service and Ancillary Services Cost Breakdown:

This is a breakdown of the Procedure price – the total shown is the cash price before the 20% self-pay discount (the amount listed above). Fitzgibbon is the only facility that made this breakdown available to us.

#### Colonoscopy - individual at high risk

- Supplies: \$393.95
- Colonoscopy: \$1,566.79
- Anesthesia: \$68.33
- IV Fluids: \$31.50
- Colorectal Screen: \$700.00

○ **Total: \$2,760.56**

## MU Health Care estimated costs & financial assistance information

MU Health Care does not differentiate between diagnostic and screening colonoscopies. Additional charges will incur if a biopsy is performed during the colonoscopy. Self-pay patients receive a 60% discount on hospital fees and a 25% discount on the physician fee, regardless of financial aid eligibility – these discounts are reflected in the cost estimates below. Patients can receive an additional 20% the discounted physician fee (a 40% total discount) if all charges are paid within 30 days of bill statement.

### **Estimated costs for colonoscopy (Prices with prompt payment discount)**

Hospital fees = \$670

Physician fee = \$668 (\$534)

<b>Low end cost estimate:</b>	<b>High end cost estimate:</b>
Hospital fees = \$670 Physician fee = \$534*	Hospital fees = \$670 Physician fee = \$668
<b>Total: \$1,204*</b>	<b>Total: \$1,338</b>

\*Includes 40% prompt payment discount on physician fee

**If a biopsy is performed during colonoscopy, patient will be charged an additional \$1,087**

### **Financial assistance (Estimates based on 2021 Financial Poverty Guidelines):**

Patients can apply for additional financial assistance on top of self-pay discounts.

Patients must apply to adult expansion program (Medicaid) or Marketplace and be found ineligible before MU will offer financial assistance.

\*If procedure is elective, MU Health Care may require 50% - 100% down payment. A **diagnostic colonoscopy is not elective**, but a **general colonoscopy is elective**.

\*\*Physician fee is not subject to financial assistance

### **Helpful Documents:**

- [MU Health Care billing overview \(https://www.muhealth.org/your-visit/billing-insurance-financial-assistance/pricing\)](https://www.muhealth.org/your-visit/billing-insurance-financial-assistance/pricing)
- [Cost estimates for uninsured patients https://www.muhealth.org/sites/default/files/finance/Cost\\_estimates-uninsured\\_patients\\_7012021.pdf](https://www.muhealth.org/sites/default/files/finance/Cost_estimates-uninsured_patients_7012021.pdf)
- [MU Health Care financial assistance policy https://www.muhealth.org/your-visit/billing-insurance-financial-assistance/financial-assistance](https://www.muhealth.org/your-visit/billing-insurance-financial-assistance/financial-assistance)
- [Financial assistance application https://www.muhealth.org/sites/default/files/PDFs/Financial\\_Assistance\\_Packet\\_Website.pdf](https://www.muhealth.org/sites/default/files/PDFs/Financial_Assistance_Packet_Website.pdf)
- [Financial assistance application checklist https://www.muhealth.org/sites/default/files/PDFs/Financial\\_Assistance\\_Packet\\_Website.pdf](https://www.muhealth.org/sites/default/files/PDFs/Financial_Assistance_Packet_Website.pdf)



## Phelps Health estimated costs & financial assistance information

Phelps Health does not differentiate between diagnostic and screening colonoscopies. Additional charges will incur if a biopsy is performed during the colonoscopy. Self-pay patients receive a 30% discount on all charges – this discount is reflected in the cost estimates below. Patients can receive an additional 10% off all charges if bill is paid in full within two weeks of being received.

### Estimated costs for colonoscopy (Prices with prompt payment discount)

Hospital fees = \$1,860 (\$1,674)

Physician fee = \$165 (\$149)

Low end cost estimate	High end cost estimate:
Hospital fees = \$1,674* Physician fee = \$149*	Hospital fees = \$1,860 Physician fee = \$165
<b>Total: \$1,823*</b>	<b>Total: \$2,025</b>

\*Includes 10% prompt payment discount

### Estimated costs for colonoscopy w/ biopsy (Prices with prompt payment discount)

Hospital fees = \$2,925 (\$2,633)

Physician fee = \$179 (\$162)

Low end cost estimate:	High end cost estimate:
Hospital fees = \$2,633* Physician fee = \$162*	Hospital fees = \$2,925 Physician fee = \$179
<b>Total: \$2,795*</b>	<b>Total: \$3,104</b>

\*Includes 10% prompt payment discount

Patients opting to pay bill in full can get an additional 10% discount on their total bill

### Financial Assistance

Patients with incomes at or below 225% FPG are eligible for financial assistance.

Household income (as % FPG)	≤150% FPG	151 - 175%	176 - 200%	201 – 225%
<b>Patient responsibility</b>	None (full waiver of costs)	20% of charges	25% of charges	28% of charges
<b>Cost to patient</b>	\$0	\$365 - \$621	\$456 - \$776	\$510 - \$869

Patients may also set up 0% interest payment plans with Phelps Health.

### Helpful documents

- [Plain Language Summary](https://phelpshealth.org/patients-visitors/patient-financial-assistance/plain-language-summary) <https://phelpshealth.org/patients-visitors/patient-financial-assistance/plain-language-summary>
- [EnrollU](https://phelpshealth.org/patients-visitors/enrollu) <https://phelpshealth.org/patients-visitors/enrollu>
- [Financial Application Instructions](https://phelpshealth.org/patients-visitors/patient-financial-assistance/financial-application-instructions) <https://phelpshealth.org/patients-visitors/patient-financial-assistance/financial-application-instructions>
- [Financial Assistance Policy](https://phelpshealth.org/patients-visitors/patient-financial-assistance/financial-assistance-policy) <https://phelpshealth.org/patients-visitors/patient-financial-assistance/financial-assistance-policy>
- [Accounts Receivable \(AR\) Management Policy](https://phelpshealth.org/patients-visitors/patient-financial-assistance/accounts-receivable-management-policy) <https://phelpshealth.org/patients-visitors/patient-financial-assistance/accounts-receivable-management-policy>
- [Standard Charges](https://phelpshealth.org/patients-visitors/patient-financial-assistance/standard-charges) <https://phelpshealth.org/patients-visitors/patient-financial-assistance/standard-charges>
- [Estimate Your Healthcare Cost](https://phelpshealth.org/estimate-your-healthcare-cost) <https://phelpshealth.org/estimate-your-healthcare-cost>

## Colonoscopy cost estimate and financial aid summary

Locations sorted by self-pay cost, low to high

Hospital name	Self-pay cost range	Cost range for patients who qualify for financial aid	FA policy summary
Bothwell Regional Hospital	\$1,313 - \$3,251 **Estimates do not include anesthesia	\$375 - \$1,446 **Estimates do not include anesthesia	Self-pay patients ≤200% Federal Poverty Guidelines (FPG) get 100% off Hospital fees
Capital Region Medical Center	\$1,889-\$2,993	≤200% FPG: Free <sup>b</sup>  Monthly payment plans available	65% discount is automatically calculated on all charges for self-pay patients <sup>b</sup> Full waiver of fees will be granted to patients with income ≤200 FPG: Federal Poverty guidelines
Lake Regional Hospital	\$2,039 - \$2,713	≤200% FPG (100% off all fees, excluding Anesthesia costs of: \$320 - \$576 <sup>c</sup>	62% discount is automatically calculated on hospital and physician fees for self-pay patients ≥200% FPG <sup>c</sup> Full waiver of hospital and physician fees for self-pay patients ≤200% FPG  Patients ≥200% FPG can apply for sliding scale discounts
Fitzgibbon Hospital	\$3,133 - \$3,915 <sup>c</sup>	≤207% FPG (63% off): \$1,271 - \$1,452  ≤100% FPG: Free	20% discount is automatically calculated for self-pay patients <sup>c</sup> Reflects additional 20% off the discounted price if paid promptly Patients ≤207% FPG get 63%-100% off bill
MU Health Care	\$1,204 - \$2,425 <sup>a</sup>	Financial Assistance (FA) available on a sliding scale	60% discount is automatically calculated on hospital fees and 25% discount on physician fee for self-pay patients <sup>a</sup> Additional 20% discount on physician fee will be applied if paid promptly  Additional FA may be granted on a sliding scale
Phelps Health	\$1,823 -3,104 <sup>d</sup>	FA available on a sliding scale	30% discount is automatically calculated on hospital fees and physician fees for self-pay patients. <sup>d</sup> Additional 10% discount on all charges will be applied if paid within 2 weeks of receiving bill