



## PATIENT BILLING AND COLLECTION POLICY

### **Purpose:**

At North Memorial Health Hospitals and Clinics, we strive to provide excellent care while ensuring that our billing and collection process is fair and reasonable. This policy explains how we handle billing, payment, and collection when a patient owes money for services. We want to help patients who are unable to pay by offering financial assistance and flexible payment options.

### **WHAT YOU SHOULD KNOW**

#### **Billing Your Insurance:**

We will work with your insurance company to make sure your bills are submitted accurately and on time. You need to sign an authorization so we can bill them on your behalf.

#### **Self-Pay Balances:**

If you do not have insurance or if your insurance does not cover the full cost, you will be responsible for paying the remaining balance. We offer discounts and financial assistance to help.

#### **Payment Options:**

We encourage you to pay your bill in full if possible. If you cannot, we offer two payment plans:

**Short-Term Payment Plan:** Monthly payments for up to 4 months (minimum \$35 per month).

**Extended Payment Plan:** Monthly payments for up to 24 months or more, depending on your situation.

#### **Financial Assistance:**

If you're struggling to pay, you can apply for our Financial Assistance Program (FAP). This program reduces or eliminates your bill if you qualify based on your income.

### **WHAT HAPPENS IF YOU CAN'T PAY**

#### **Helping You First:**

Before we send your bill to a collection agency, we will try to contact you multiple times and offer you payment plans or financial assistance. You will receive at least four notices (letters or calls) before your account is sent to collections.

#### **No Harassment:**

Our debt collection partners must follow strict rules. They are not allowed to use abusive or misleading language or actions when trying to collect payments. If they do, please let us know, and we will take corrective action.

#### **Collection Agencies:**

If we do need to send your bill to a collection agency, we make sure:

- All your insurance has been billed correctly.
- You've been given a chance to make a payment plan.
- You've been offered financial assistance.



## **IMPORTANT INFORMATION FOR PATIENTS WITHOUT INSURANCE**

### **Uninsured Discount:**

If you don't have insurance, we will not charge you more than what our highest discounted insurance plan would pay. We will also screen you for eligibility for state assistance programs before any collection activity.

## **HOW WE COMMUNICATE**

### **Monthly Statements:**

You will receive a statement every month showing your balance. If you're on a payment plan, we'll keep you updated on your remaining payments.

### **Phone Calls and Letters:**

We'll reach out through phone calls and letters to help you resolve your balance or set up a payment plan. If you have any questions, you can call our billing office for help.

### **Stopping Collection Efforts:**

If you have a question about your bill or need more information, all collection efforts will stop until we provide you with a response. We want to ensure your concerns are addressed before proceeding.

### **Your Rights:**

If you're having trouble with your bill or feel you've been treated unfairly, you can call us to discuss it. If you're still not satisfied, you can contact the Minnesota Attorney General's Office at 1-800-657-3787.

We are here to help you manage your medical bills and find a solution that works for you. Please reach out to our billing office if you need assistance.