



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, and we are committed to serve all patients. This policy explains how we handle billing, payment, and collection when a patient owes money for services. Our teams 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.

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 are having trouble paying your bill, we offer a Financial Assistance Program (FAP) that may be able to help. This program is designed to reduce or even eliminate your bill if you meet the income and asset guidelines. At North Memorial Health Hospitals and Clinics, we are committed to understanding your situation and will work with you to find the best solution. Our team will reach out and guide you through the process to determine your eligibility.

Self-Pay Balances:

At North Memorial Health, current or future care is never denied, regardless of outstanding balance(s) or insured status. 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 and will work with you to receive the financial assistance that you qualify for.

WHAT HAPPENS IF YOU CAN'T PAY

Helping You First:

At North Memorial Health, we are dedicated to serving all patients and ensuring access to the care you need. Our Financial Assistance Program is designed to help those who qualify, and we are here to work with you on payment plans or other solutions. To make sure you are aware of all available options, we will contact you multiple times to discuss your account. You will receive at least four notices, via letters or phone calls, before your account is considered for referral to a collections partner. Our priority is to explore every resource and work with you to find the best way forward.



Collection Agencies:

If it is determined that we need to send your bill to a collection agency, you can be sure of the following:

1. You have been offered Financial Assistance.
2. All your insurance has been billed correctly.
3. You have been given a chance to make a payment plan.
4. Our collection partners must follow strict rules.
5. Our collection practices, and the practices of collection agencies on our behalf; are conducted in a manner that is consistent with the Fair Debt Collections Practices Act (FDCPA) and all applicable federal, state and local law and regulations, including as required by the Minnesota Attorney General.
6. Our collection partners are trained by North Memorial Health on the Attorney General Discount.
7. Our collection partners are trained by North Memorial Health on the North Memorial Charity Care and Financial Assistance programs and workflows.
8. Our collection partners are met with regularly to review both financial performance as well as customer satisfaction and customer feedback.

IMPORTANT INFORMATION FOR PATIENTS WITHOUT INSURANCE

Uninsured Discount:

If you do not have insurance, we will work with you to ensure that you have access to services and receive the financial assistance you qualify for before any collection activity occurs. If you do not have insurance, we will not charge you more than what our highest discounted insurance plan would pay.

HOW WE COMMUNICATE

Monthly Statements:

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

Phone Calls and Letters:

We will 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 are having trouble with your bill or feel you have been treated unfairly, you can call us to discuss it. If you are 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.