

Prompt Pay Discount

A prompt pay discount of 15% is available to persons who do not have any insurance or third party coverage, and do not qualify for any other discount that may be available. Payment within 30 days of the receipt of the first statement is required.

Payment Plans

Prompt payment of any balance due is expected. However, Oaklawn recognizes that not all patients are financially able to pay their balance due in one payment. Depending on the amount owed and the patient's household income, payment arrangements on a monthly basis may be allowed. An application and proof of income may be required.

Monthly payments are made via electronic funds transfer on the 10th or the 25th of each month. Other options may be available but a fee may be charged. For more information contact Patient Financial Services at **269-789-7000**.

Delinquent Accounts

Oaklawn makes every effort to work with patients to secure payment while taking into consideration the patient's financial situation. On occasion, when satisfactory resolution cannot be reached regarding unpaid balances, the account may be referred to an outside agency for collection. This will result in a blemish on your credit rating and can result in additional cost to you. It is important that you communicate with us if you are unable to meet your payment obligations. It is also important that you read and review all statements that you receive, as they will clearly indicate the next step in the collection process if payment is not received. **Oaklawn accepts Visa, Mastercard and Discover.**

Emergency medical treatment is always provided regardless of your ability to pay and regardless of past payment history or outstanding accounts.

About Your Hospital Bill

Payments, Discounts & Financial Assistance

(plain language summary)

About Your Hospital Bill...

Thank you for choosing Oaklawn for your healthcare needs. Billing and insurance regulations can be complicated and confusing for everyone involved. Please take a few minutes to review this brochure. We hope you find it helpful. If you have questions, we are happy to assist. Please direct questions to Patient Financial Services at:
269-789-7000

Insurance and Third Party Benefits

Oaklawn participates with most major payers including Medicare, Michigan Medicaid and Blue Cross. You should check with your employer's Human Resources Department or contact our Patient Financial Services to determine if we participate with your insurance company. It is important that this be done prior to services being rendered as your out-of-pocket expenses may be lower for utilizing a provider that participates with your insurance company. It is also important to understand what pre-certification or notification requirements your insurance company may require. This can vary greatly from payer to payer and policy to policy. While we do our best to help the patient in this area, it is important that you understand your benefits and requirements. Failure to meet the insurance company requirements may result in increased out-of-pocket expenses for you.

You will be responsible for deductibles, co-insurance, and items not covered by insurance or third-party benefits.

Account Numbers

A new account with a new account number is created each time you receive services from Oaklawn. This may result in several accounts open at the same time. When you receive a statement from Oaklawn, it represents only the balance due for the account and date of service shown on the statement. It is important to check the account number on your statement if you have multiple accounts open at one time. Physical and occupational therapy services are combined on a monthly account for each month you have services. Please include your account number on any payments or inquiries you make.

The account number is different than your medical record number. Your medical record number never changes and identifies your medical history life.

Charges

Your statement will include a summary of charges. Please review this and notify Patient Financial Services if you note any discrepancies. You are entitled to an estimate prior to service that can be provided upon request. Keep in mind that an estimate is not a guarantee of charges. You are also entitled to receive an itemized statement. If the summary of charges does not provide you with adequate information regarding your charges, you may contact Patient Financial Services to receive an itemized statement.

Physician Billing Information

Depending on the services provided, you may receive a separate bill from other healthcare professionals such as, but not limited to, an Emergency Department physician, Pathologist, Radiologist or Anesthesia services. These providers do their own billing and any questions regarding their bill need to be directed to their billing office. The name and telephone number of these healthcare professionals can be provided upon request.

Discounts and Financial Assistance

If your household income is 250% of federal poverty level or below you may be eligible for substantial discounts for any amounts that you owe. These discounts apply to the insured, uninsured and under-insured. If you qualify for the hospital's assistance program the most you will be charged is amounts generally billed (average paid by all patients and payers excluding Medicaid), and you could be eligible for up to a 100% reduction of the amount you owe depending on your income. The application process is quick and easy. A free copy of the hospital's financial assistance policy, the hospital's billing policy and an application are available by mail, at the cashiers office in the main hospital campus, or from the hospital's website www.oaklawnhospital.org. To request mailings, more information about the hospital's financial assistance program or the application process, please call Patient Financial Services at **269-789-7000**.