

For Kettering Health Network Patients: Understanding our Billing Processes

In keeping with our mission to improve the quality of life for people in the communities we serve, our goal is to help you manage your financial concerns you may have resulting from care. We want to help you understand our billing and collections process, resources available and financial assistance offered to provide you with the highest level of compassion, quality and service.

PRIOR TO SERVICE

Kettering Health Network will review your insurance benefits at the point of scheduling and prior to services being rendered. If you do not have insurance, we will review options that may be available to help you meet your financial obligations for medical care. We will prepare an estimate for services that are scheduled and provide you with information about what we expect your services to cost. If you have insurance, we will use the most updated information available to us from your insurance company to calculate the amount you will owe. We expect you will pay your copays and deductibles prior or at the time of service.

DAY OF SERVICE

You might have been contacted prior to date of service to set up a payment agreement or payment plan. You should be prepared to make an estimated payment on the day of your medical services or provide information related to your financial assistance application. The estimated payment is determined based on your insurance benefits. If you qualify for financial assistance, your estimated payment will take your level of approval into consideration. The estimated payment is determined based on your insurance benefits. If you qualify for financial assistance, your estimated payment will take your level of approval into consideration.

FINANCIAL ASSISTANCE

Ohio Department of Job & Family Services Medicaid Programs

Inquire at any Patient Registration location to be directed to a Medicaid Specialist who can assist with the application process for this program. Patients may also choose to complete an application on line at healthcare.gov or call 1-800-318-2596.

State of Ohio Hospital Care Assurance Program (HCAP)

To qualify for HCAP your family income must be at or below the federal poverty level and meet the HCAP guidelines defining family with legally married couples having biological or adopted children under the age of 18. Physician services are not covered by HCAP. If you qualify for HCAP, you may be a good candidate for Medicaid Programs.

Kettering Health Network Basic Financial Assistance Program

Patients with household income between 251% and 400% of the Federal Poverty Level are eligible for a 77% discount off hospital charges. This is a program offered to both uninsured patients and patients with a balance remaining after their insurance pays. Services not eligible for financial assistance include cosmetic procedures or services offered at a previously discounted rate.

Kettering Health Network Extended Financial Assistance Program

Patients with household income at or below 250% of Federal Poverty Level are eligible for a 100% discount of hospital charges. This is a program offered to both uninsured patients and patients with a balance remaining after their insurance pays. Services not eligible for financial assistance include cosmetic procedures or services offered at a previously discounted rate.

Ways to Apply for KHN Financial Assistance Program

Paper applications at hospitals where services are provided
Kettering Health Network Website- www.ketteringhealth.org/financial/
Patient Billing Call Center- (800)319-2981

BILLING STATEMENTS

You will receive a billing statement for balances for that you are responsible for. These statements are a record of the services you received, payments received from you and your insurance company and insurance company contractual discounts. Your billing statement will show how much you owe for those services. Full payment is expected within 30 days of the date on your statement.

Ways to Pay (Cash, Checks and most Major Credit Cards/Health Savings Account)

Patient Access Pre-Service Team (937) 762-1500
Patient Billing Call Center (800)319-2981 Option 1
My Chart (KHN Patient Portal) <https://mychart.ketteringhealth.org/MyChartPRD>
By Mail
KHN Website- www.ketteringhealth.org
Hospital or clinic where Services are provided

PAYMENT PLANS

The payment plan is an agreement between Kettering Health Network and you. Acceptable payment plans will have a minimum payment amount of \$50.00 per month with a maximum term of 13 months. The payment plan is considered in effect with the first payment of the plan. The account must be paid in full at the end of 13 months. If you require additional time to meet your financial obligations, we offer third party financing options. New or additional balances may be added to an existing payment plan. When this occurs, the minimum balance due each month will change. Please contact our Billing Patient Call Center @ (800)319-2981 to add additional balances to the payment plan. **ADDITIONAL**

FINANCING OPTIONS

If you require a lower payment and more time to satisfy your financial obligations Kettering Health Network offers guaranteed zero percent interest, no late fee financing options with minimum payments as low as \$25 and terms up to 72 months

COLLECTION AGENCY PLACEMENT

Kettering Health Network will send billing statements every 30 days. After 4 bills or 120 days of billing without payment in full or a payment arrangement, the delinquent account will qualify for placement with a third-party collection agency to secure payment either by way of direct patient payment up to and including legal action for wage garnishment. Between days 45-60 after placement with the third-party collection agency, and there is no progress on the collection efforts, the balance will be reported to the credit bureau.

Prior to any legal action or credit bureau reporting, Kettering Health Network will:

- 1) Attempt to notify patient by phone of the availability of financial assistance at least 30 days in advance of action.
- 2) Provide a written notice including a copy of plain language summary of the Financial Assistance policy to the patient at least 30 days in advance of action.

BILLING QUESTIONS OR CONCERNS

Contact Kettering Health Network Patient Billing Call Center at (800)319-2981 or visit our website at www.ketteringhealth.org