Financial Services

Kettering’s patient billing and financial aide programs ensure that all patients—regardless of their financial situation—receive the best possible medical care available and are treated equally, with respect, care and compassion.

We will never put financial circumstances ahead of patient care. A financial counselor will work with you to help make paying for your medical care go as smoothly as possible, with reasonable payment schedules or other financial arrangements, that are clear, concise and help strengthen the trust and respect between you and Kettering.

Our policy also makes available financial counseling and assistance if you can not pay—in part or in full—for the medical care you receive. Our counselors are experienced in all areas of hospital billing, financial assistance and collection policies and practices.

If you have no insurance or limited insurance coverage, a financial counselor will review your case to determine which special payment program is fair, reasonable and easy for you to manage. These programs include:

• **Hospital Care Assurance Plan (HCAP).** HCAP is a state program that allows hospitals to write off your hospital bill if you meet certain criteria—such as income level at or below federal poverty level. Write off of bills for physician services is not included. If you qualify for HCAP, you may be asked to apply for public assistance programs that may pay for physician services, medications and other services not covered by HCAP.

• **Hospital Sliding Scale (HSS).** HSS is a program that discounts your payment based upon whether or not your income meets certain government requirements—such as your income is less than 300% of the federal poverty guidelines. A financial counselor will determine if this program is right for you and then work out a payment program for the balance of your hospital bill.

• **The Stork Club.** This flat-fee, self-pay maternity program allows you to make payments for maternity services in advance of delivery. Special discounts and restrictions apply and will be explained in detail by a financial counselor.
• **Flat-fee Surgeries.** Flat fees are available for a variety of services, including cosmetic, GI and outpatient surgeries. These procedures are limited to outpatient and observation patients. Financial arrangements are to be made in advance of the procedure and your special flat-fee rate is to be paid in full prior to the procedure. The flat-fee rate is calculated on an individual basis based on type of service performed, finances and insurance.

A financial counselor can provide a list of additional flat-fee services available and the costs involved.

*We work with you to ensure fair and precise payment options.*

If you are under- or un-insured and do not qualify for any of the above mentioned payment programs – or are having a service performed that is not covered by one of the programs – you will be asked to contact a Kettering financial counselor to make payment arrangements. For outpatient services, payment arrangements must be made prior to the procedure in order to obtain any special outpatient service discounts. For inpatient services, arrangements must be made within ten days from discharge from the hospital in order to obtain special inpatient service discounts.

*Special Appeals Committee*

If you inform us that you can not pay the balance or request additional discounts, you will be advised to complete a Financial Assessment form and provide a letter as to the reason(s) for this request. Kettering's Appeals Committee will carefully review the correspondence and notify you of a decision by letter. The outcome will be documented and any applicable charity discount will be applied. Copies of all documentation will be maintained in your file.

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*Kettering is here for you.*

When you need medical care, paying for that care shouldn’t add to your worries. Talking openly with a financial counselor about these – and other – payment plans helps assure that you receive the necessary medical care without delay, and that your payment plan is fair and manageable.

All of our financial counselors are ready to help. You need never feel embarrassed about your financial situation. We do not judge – we only want you to have the best medical care possible and ease in paying for that care.

If you have any questions or concerns about the payment programs available, please call 937-463-4056.

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Kettering Medical Center Network

www.kmcnetwork.org

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