

## Patient Collection Policy

BJC Health (“BJC”) and our member hospitals want to help you understand the billing and collection process and the resources that are available for you and your family.

BJC member hospitals will provide care without discrimination for emergency medical conditions regardless of a patient’s ability to pay. If you have insurance coverage such as Medicare, Medicaid, government, or other health insurance, BJC will bill insurance following your treatment. If you are insured and have questions about your coverage or your level of benefits, please contact your insurance provider.

### **Day of Service**

Prior to or on the day of service, you may be requested to pay your estimated responsibility for the services. If you have insurance, the estimated responsibility will be determined based on your insurance benefits. If you are uninsured, a deposit will be requested. If you are insured and have questions about your coverage or your level of benefits, please contact your insurance provider. Patients without insurance will automatically receive a 40 percent discount on the billed charges and will be considered for assistance. Depending on the type of service and level of financial assistance, a partial payment may be required. We can give you a Financial Assistance Policy Income and Discount chart that shows the payment amounts upon request.

## **Billing Statements**

Following your treatment, billing statements will be sent to you for any amounts which you may owe. Payment in full is expected within 30 days of the statement. If you need help to pay your bill, would like to make payment arrangements, or be considered for financial assistance, it is important that you contact us promptly by calling the phone number listed on the billing statement to avoid placement of your account with a collection agency. In addition to billing statements, phone calls may be made to you about your account.

## **Bill Inquiries, Disputes, or Requests for Itemized Bill**

Please contact us at the phone number listed on the billing statement if you would like to inquire about or dispute your bill.

An itemized statement of charges for the services provided by the hospital is available upon request.

## **Payment Arrangements**

If you are unable to pay your balance in full, payment arrangements are available with a minimum monthly payment of \$25. It is important to set up a payment arrangement through the patient portal or by calling us at the phone number listed on your billing statement to ensure arrangements are approved and in place. Making partial payments without a payment plan can result in placement of your account with a collection agency.

## PAYMENT ARRANGEMENT GUIDELINES

Account Balance	Maximum Time Period
Less than \$500	12 months
\$500–\$1,499	18 months
\$1,500–\$4,999	24 months
\$5,000 or more	36 months

### Collection Agencies

BJC member hospitals use collection agencies to assist in the collection of unpaid balances. Unpaid balances, not set up on an established payment plan, may be placed with a collection agency after the patient has been sent at least three billing statements. Unpaid balances where returned mail has been received may be forwarded to a collection agency at any point in the collection process. Collection letters will be sent by the collection agency to the responsible party. In addition, phone calls may be made on these outstanding balances.

You may apply for financial assistance at any time during the collection process, up to 240 days after your initial bill. You can get more information about the BJC financial assistance policy and an application, or make a request to receive written notice or communication electronically by speaking with a Patient Services representative or by calling:

- 314-362-8400 or 855-362-8400 for BJC HealthCare
- 816-932-5678 or 888-581-9401 for Saint Luke's
- 417-815-8846 or 833-345-1395 for St. Louis Children's at CoxHealth

Information and application forms are also available online at:

- [BJC.org](http://BJC.org) for BJC HealthCare
- [SaintLukesKC.org/financial-assistance](http://SaintLukesKC.org/financial-assistance) for Saint Luke's
- [BJC.org](http://BJC.org) for St. Louis Children's at CoxHealth

Please feel free to ask about financial assistance. We are here to help.