

Collection Policy

BJC HealthCare 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 member hospitals 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

Billing Statements

Following your treatment, billing statements will be mailed 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 may be made by calling us at the phone number listed on the billing statement. Payment arrangements must be agreed to by the hospital in accordance with the guidelines outlined below in order to avoid placement of your account with a collection agency.

Payment Arrangement Guidelines

If you are unable to pay your balance in full, payment arrangements may be made by calling us at the phone number listed on the billing statement. Payment arrangements must be agreed to by the hospital in accordance with the guidelines outlined below in order to avoid 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 mailed by the collection agency to the responsible party. In addition, phone calls may be made on these outstanding balances. If an outstanding balance is placed with a collection agency and there is no response after 60 days from the placement, unpaid balances may be reported to credit bureaus. Please be aware that legal action may be taken on any unpaid balance or combination of unpaid balances totaling \$500 or more.

Financial Assistance

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 toll free 855-362-8400. Information and application forms are also available at www.bjc.org.

Please feel free to ask about Financial Assistance. We are here to help.