

Rice Hospital strives to provide quality, affordable care that meets the unique needs of each community resident. This includes residents who identify with one of the following categories:

- **Under-Insured Patients:** An individual who has limited government or commercial insurance that still has out-of-pocket costs, such as a deductible or copay
- **Uninsured Patients:** An individual who does not have government or commercial insurance to help pay hospital/healthcare expenses

Rice Hospital recognizes that patients who require medical care may not be in the financial position to pay for it. That's why we provide a variety of financial assistance options to help patients pay their medical bills.

Rice Memorial Hospital Financial Advocates

Phone

320.231.4371, 320.231.4288
or 1.866.601.0527

Email

ricebill@rice.willmar.mn.us

Address

Rice Memorial Hospital
301 Becker Ave. SW
Willmar, MN 562011

Website

www.ricehospital.com

For help with billing questions related to your insurance

Please call the phone number that corresponds to the first letter of your last name:

A–H, call: 320.231.4686

I–R, call: 320.231.4815

S–Z, call: 320.231.4289

Outside the Willmar area?
Call toll-free: 1.866.601.0527

Payment Options

A Patient's Guide to Paying for Services



Patient Access Department
301 Becker Ave. SW | Willmar, MN 56201
320.231.4234
www.ricehospital.com

03/15:2000



Estimating Your Costs Prior to Your Service

At Rice Memorial Hospital we want you to have the best possible experience. Part of that is understanding your health benefits and the estimated out-of-pocket expenses you are responsible for. Because health care benefits vary, we encourage you to contact your health plan to confirm that your service will be covered. For an estimate of the cost of your service, you may contact one of our Patient Access Registrars at 1-800-854-5093.

To best prepare for a conversation regarding your out-of-pocket cost, you can request the following information from your insurance company concerning your inpatient or outpatient surgical coverage benefits:

- What are the effective dates of my policy?
- Do I need pre-certification or pre-authorization?
- Do I have a deductible? If so, how much remains?
- Is there a lifetime maximum on my policy?
- Is there a set out-of-pocket cost that I must pay?
- Will I be in network when I come to Rice Memorial Hospital?

Pre-Service Payment Option

With some insurance plans, there may be an out-of-pocket cost to you for your medical expenses. This option is available as a way to pre-pay a portion of your bill prior to services being rendered to help reduce your post-service balance.

Payment Plan Arrangements

This interest-free option is for patients who are not able to pay their entire medical bill at one time, but can pay within six months. By creating a payment plan, patients can pay their bill in increments.

*ClearBalance® Interest-Free Loan Program

Rice Memorial Hospital has partnered with ClearBalance® and Western Alliance Bank to offer you a simple, easy to use patient loan program to pay your medical bills. This program has multiple benefits:

- 0% interest and no annual fees or prepayment penalties
- No application required
- Easy qualification and clear monthly statements
- Affordable monthly payments that can be made over time
- The ability to add future bills
- 24/7 check or credit card payment options that can be made over the phone, through the mail, or online at www.clearbalance.org

Uninsured Discount (UD)

This discount is for patients who are uninsured and do not have insurance through third-party coverage, Workman's Compensation, or a liability claim. Contact one of our financial advocates to determine if you are eligible.

**ClearBalance is a registered service mark of CSI Financial Services, LLC, which provides certain loan servicing functions for Western Alliance Bancorporation.*

Financial Assistance Grants

Three grants are available for uninsured or underinsured patients who need help paying their medical bills after other payment options have been exhausted, such as commercial insurance coverage or Medicaid coverage. Patients who qualify may have all or part of their medical bills covered by the hospital.

Contact one of our financial advocates to determine if you are eligible. Patients must provide proof of income to apply, which will be shown through tax return information, social security income, and the value of other assets.

Health Insurance Counseling Program (HICP)

This free program allows you to meet with a HICP counselor who can help you with a variety of questions about medical bills and health insurance coverage, whether or not it is related to Medicare. Volunteer counselors have training in health insurance concerns relating to private insurance, Medicare, Medical Assistance, Minnesota Care, supplemental insurance, long-term care insurance, HMO's, and other important areas involved in healthcare coverage.

