

# Financial Assistance Options

En Español

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:

## 1. Senior LinkAge Line

This free program allows you to meet with a representative who can answer all your questions about insurance, billing, and financial assistance options. They can also help you discover options for paying your medical bills, including screening you for financial assistance options, searching for possible insurance coverage, creating a payment plan, and helping you apply for state programs.

To make an appointment please contact a Senior LinkAge Representative at 1-800-333-2433.

## 2. \*ClearBalance® Interest-Free Loan Program

Rice Memorial Hospital has partnered with ClearBalance® and Torrey Pines 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 [clearbalance.org](http://clearbalance.org)

For more information, call 320.231.4371 or 320.231.4288.

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

## 3. Payment Plan Arrangements

This interest-free option is for patients who are not able to pay their entire medical bill at one time. By creating a payment plan, patients can pay their bill in increments over a longer period of time.

#### 4. Charity Care Grants

Two grants are available for uninsured or underinsured patients who need help paying their medical bills after other payment options have been exhausted, such as active insurance coverage and Medicaid coverage. Contact one of our financial advocates to determine if you are eligible for one of the following grants:

##### a. Rice Trust Grant

Qualifying patients will receive a full adjustment to their Rice Memorial Hospital bills.

##### b. Rice Matching Grant

Patients who receive this grant will have portions of their bill matched by Rice Hospital. When a patient makes a payment on their medical bill, the hospital will adjust off part of the patient's balance that is equal to the payment amount.

Patients qualify for this grant based on their income level. Proof of income is required to apply and will be shown through tax return information, social security income, and the value of other assets.

#### 5. Uncompensated Care

Patients who are unable to pay may have their medical bills covered by the hospital. This option may be available in the following cases:

- Patients who meet the requirements of the Rice Trust Grant, but do not have a necessary piece of documentation required to apply for the grant.
- Patients who are deceased and do not have the finances or estate to pay their bills.
- Patients on Medical Assistance with previous unpaid balances.
- Patients on Medical Assistance in other states that do not cover the medical services performed.
- Patients on Medical Assistance in other states that do not have a contract with Rice Memorial Hospital.

#### 6. Rice Charity Care

Qualified patients may have all or part of their medical bills covered by the hospital. The following patients may be eligible for this option:

- Patients who do not qualify for any Medical Assistance programs (this applies to Rice Trust Grant only).
- Patients whose application determines their medical bills would cause a financial hardship.
- Patients whose medical bills are greater than a pre-determined dollar amount.

For more detailed information about financial assistance options at Rice Memorial Hospital, view our [brochure](#).

## Contact Us

### **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

### **To make payment arrangements:**

Rice Hospital financial counselors are available:

Monday - Thursday, 7:30am – 5:00pm

Friday 8:00am - 4:30pm

Phone: 320.231.4371, 320.231.4288 or 1.866.601.0527

Email: [ricebill@rice.willmar.mn.us](mailto:ricebill@rice.willmar.mn.us)

### **Do you have questions about your insurance claim?**

Rice Hospital insurance clerks can be reached:

Monday - Friday, 8:00am - 4:30pm

Phone: 1.866.601.0527

Email: [ricebill@rice.willmar.mn.us](mailto:ricebill@rice.willmar.mn.us)

### **Rice Memorial Hospital**

301 Becker Ave. SW

Willmar, MN 562011

### **Main phone number**

320.235.4543

### **Business Office**

1.866.601.0527