

## **Patient Financial Rights & Responsibilities**

We pledge to communicate to our patients their financial obligations as promptly as possible. We know you want to know as soon as possible what your financial obligations are so you can plan accordingly.

Riverview Health participates in a number of programs designed to assist individuals and their families with health care financial needs. If you are unable to pay for services at the time they are provided, you may be eligible for one of our payment options or financial assistance programs.

Financial assistance is available to those who qualify who are unable to pay their full financial obligation.

Accounts not paid or arrangements not made in a timely manner will be referred to a collection agency and may be listed on your credit report as an outstanding debt.

It is the Responsible Individual(s) obligation to provide a correct mailing address at the time of service or upon moving. If an account does not have a valid address, the determination for "Reasonable Effort" will have been made.

# **Understanding your payment options**

Payment Financing Options and Programs

## 1. Cash, Check or Major Credit Card

Mastercard, Visa, Discover and American Express

#### 2. Financing

- Participate in a Riverview Health payment plan, up to 12 months interest-free
- Enroll in a Commerce Bank external line-of-credit. Through our partnership with Commerce Bank, we offer easy enrollment with:
  - One monthly payment
  - No credit check
  - Zero percent interest rate
  - Terms of 24, 36 or 60 months based on balance

### 3. Financial Assistance

- For individuals with limited financial resources
- Federal Poverty Guidelines determine level of discount based on family income
- To apply for Financial Assistance, please visit riverview.org/billpay to download application or to view the Riverview Health Financial Assistance Policy

#### 4. Contact Us

- To discuss payment options, set up payment plans, or to apply for Financial Assistance
- By phone: 317.776.7141
- In person: Patient Accounts at Riverview Health