

## Financial Collection Policy

At Stellis Health, we are committed to treating all patients with honor, dignity, and courtesy; and demonstrating compassion and stewardship in the management of health care resources. This policy outlines our standards for aligning with Stellis Health's values in the collection of medical debt. We maintain a zero-tolerance approach to any abusive, harassing, oppressive, false, deceptive, or misleading language or conduct by our employees during debt collection. Similarly, we expect patients to engage with our staff respectfully and courteously.

To establish a policy for the collection of medical debt from individual patients, Stellis Health adheres to the guidelines set out by the Minnesota Attorney General's Office, as well as all relevant state and federal laws governing clinics. This policy ensures compliance with legal requirements and upholds our commitment to fair and respectful practices in debt collection.

This policy applies to the collection of debt from individual patients by Stellis Health's Business Office, specifically those employees who work directly with patients to collect payments for medical services or items.

### Patient Identity Verification

To protect your identity and private health information, please be prepared to show photo identification (such as a driver's license) when you check in for your visit.

### Insurance and Payment Options

Stellis Health accepts and bills most major insurance companies. However, if your insurance does not include us as a participating provider, you may be responsible for non-covered charges or reduced benefits. We will submit claims to your insurance carrier based on the information you provide. While we accept many insurance plans, we cannot guarantee coverage. It is your responsibility to verify your policy's coverage and benefits. Please ensure you have your current insurance card(s) available at each visit, as we will verify your eligibility and basic information.

- Insurance card must be presented at check in
- Co-Pays are due at time of service
- You are responsible for any amounts not covered by your insurance plan due to co-insurance, deductible or non-covered services

Below is a list of major insurance carriers accepted by Stellis Health. Please contact your insurance company prior to your visit to make sure Stellis Health is in network with your plan.

- America's PPO
- Blue Cross Blue Shield\*
- Blue Plus
- Health Partners\*
- Humana\*
- Medica\*
- Medicare
- MN Medical Assistance/Minnesota Care
- Multiplan
- UCare\*
- United Healthcare\*

*\*Not all insurance plans are in-network with Stellis Health. Please contact your insurance company regarding your particular plan.*

### Non – Insured

Stellis Health requires all uninsured patients to make a **prepayment** of \$205.00 at time of check in. To qualify for a 22% self-pay discount, please contact our Business Office at 763-684-3760 upon receiving your initial statement.

Any remaining balance is due upon receipt of your statement.

## **Personal Injury, Workers' Compensation and Motor Vehicle**

As a courtesy, we will submit your claim to the insurance carrier involved. However, you are responsible for the payment of this claim. Please ensure that all billing information is provided at the time of service.

## **Past Due Accounts**

Balances are due in full as indicated on your statement unless you have a formal payment arrangement with Stellis Health. Monthly payments are required on any outstanding balances; otherwise, the account will be considered past due.

The guarantor will receive sufficient notice, including letters, phone calls, and monthly statements, before any balance is referred to an external collection agency. If necessary, the account will be transferred to a licensed and reputable collection agency for further collection efforts.

To schedule future appointments, accounts sent to a collection agency must have a payment plan in place. However, Medicaid patients do not need to meet this requirement.

## **Paperless Billing for MyChart Users**

Effective March 1, 2023, Stellis Health MyChart users will be automatically enrolled in paperless billing unless they opt out in their MyChart account. To make changes or view your billing settings visit MyChart.

## **Payment Options**

For your convenience, we have several payment options available to you including online bill pay. You may also call a representative in the Business Office at 763-684-3670.

- Cash
- Check
- Checking Account (ACH)
- Credit/Debit Card
- HSA Card
- American Express
- Discover
- MasterCard
- MyChart
- Online - Instamed
- Visa

*\*Stellis Health does not accept Med Credit, Able Pay or Clear Balance.*

## **Estimated Costs**

To obtain pricing information on any visit or procedure performed at Stellis Health, PA please call 763-682-1313 ext 1906 – Coding Department

## **NSF/Returned Checks**

There is a \$30.00 fee for any checks returned by the bank.

## **Finance Charge**

If balance is over 60 days a 0.5% finance charge per month (6% annual rate) will be added.

## **Minor Responsible Party**

The parent with whom the child resides and generally bring the child in for care will be considered the responsible party and will receive all billing statements and letters. Any court-ordered financial arrangements must be worked out between the guardians of the children.

## **Business Office Hours**

Monday – Friday, 7:30 a.m. – 4:30 p.m. (office is closed weekends and holidays)

763-684-3620

[BusinessOffice@StellisHealth.com](mailto:BusinessOffice@StellisHealth.com)