

A note from our CEO and CFO:

Some have commented regarding our collection policy at the McKenzie County Healthcare Systems, Inc. Approximately six months ago we changed our collection processes in response to the overwhelming amount of bad debt we are incurring as a healthcare system. This message will address the rationale for this change.

This last fiscal year our bad debt expense was \$3.1 Million which increased significantly from prior years. Providing care which was not paid for, places the ability of the healthcare system to continue to operate in jeopardy over the long term.

The following outlines the process that currently takes place:

- If a patient presents to the emergency room without insurance, they will be assessed and stabilized regardless of ability to pay. Note, that assessment and stabilization does not necessarily include writing a prescription. For those without verifiable insurance coverage, once assessed and stabilized we will request a deposit before proceeding to write a script, etc. or order other non-emergent testing.
- At the clinic, or for other non-emergent services, if a patient presents for care and does not have insurance, we will request a **deposit** which for the clinic is in the amount of \$250.00. This deposit does not cover any additional lab work or radiology services which would result in an additional cost. If the level of care and, thus, the costs exceeds the deposit amount collected, the patient will be billed for the remaining balance. If the charges are less than the \$250.00 deposit, the balance will be refunded once coding and billing is complete.
- When a patient presents for lab testing or radiology they will be asked for payment towards their deductible up front before receiving the requested service(s). If the patient is unable to pay the full balance due up front, they will be presented with payment plan options that follow the MCHS Patient Payment Plan Policy.
- If a patient does not have the financial ability to pay they can complete a financial assistance application which could result in all or part of the cost of services at the healthcare system being written off. If you believe you would qualify for financial assistance you are encouraged to contact our Patient Financial Services Representative and speak with **Claudette, (701) 444-8606**. You may likewise contact Claudette with any other questions you have regarding billing.
- There have also been some comments about individuals not receiving a bill from the healthcare system. Every day significant amounts of mail are returned as undeliverable. We encourage you to call the healthcare system's Patient Financial Services Representative at the number listed above if you move so that your mailing address and phone number can be updated.
- Finally, we encourage patients to contact our Billing Department when they receive their first statement to work out payment arrangements if they are unable to pay in full. If patients wait until their account is sent to collections, our options to work with them on a payment arrangement become very limited.

A healthcare system is no different than any other business. Payment must be provided for services rendered. Our hope is that this information will assist you in understanding our policy and available options.