

Katie Johnson: Good morning and welcome to Apple A Day. Lake Region Healthcare's health and wellness segment where we offer news and information that you can use to live a healthier lifestyle. This is Katie Johnson and my guest this morning is Courtney McNamee. She's the revenue cycle director at Lake Region Healthcare, here to talk about financial assistance. Good morning Courtney.

Courtney  
McNamee: Good morning.

Katie Johnson: We have some enhancements to our financial assistance policy that we want to let our listeners know about. As we all know, healthcare insurance, healthcare costs, are a major concern for a lot of people. I think that it's important that we talk about these enhancements to our financial assistance policy and make sure that people who can take advantage of those know how to do so. Thanks for joining me this morning to talk about it. Let's start by talking about where do patients even start to find all of this information?

Courtney  
McNamee: You can visit [LRHC.org](https://www.lrh.org) and visit the [financial services area](#). There's a financial assistance policy summary and application that can be found there. You can also visit the [MAHUBE Center](#) in downtown Fergus Falls. You can call our main switchboard line at 218-736-8000 and ask for our patient financial services department. You can also stop by our business service center to request an application and the policy.

Katie Johnson: There's lot of different places, whether it's more convenient for you to go online, make a phone call to the [MAHUBE Center](#) or to the business services center, to stop by. Lots of people who have the information and want to help those people who are eligible find that information. Let's talk about that. Who is actually eligible for financial assistance?

Courtney  
McNamee: The assistance is provided on a sliding scale discount based upon verifiable total household income, as a percentage of the federal poverty guideline. For patients who have received emergency or medically necessary care.

Katie Johnson: That information, as far as what the federal poverty guideline is, as it's updated, is constantly updated along with these materials in the policy as well. Is that right?

Courtney  
McNamee: Yes. Of course. The federal poverty guidelines are updated on an annual basis, so around January and February that information can be found updated on our website and within our policies.

Katie Johnson: Great. What is the process, then, for a patient who might find that they've reviewed the policy and they're eligibility and look like they might be eligible. What's the next step in terms of how they apply?

Courtney  
McNamee: You're able to obtain an application multiple ways. You can find it at the Lake Region Healthcare website, the [MAHUBE Center](#) in downtown Fergus Falls, the

business service center, or you can call our main switchboard line and request one by mail. Once you get that application filled out, we do require and request three months of the most recent paystubs, three months of the most recent bank statements, and your most recent tax return.

Once that information is submitted to our business service center and patient financial service office, we review the information that has been supplied to us and do eligibility based on that information. Once an application is deemed approved or denied, you will receive a letter in the mail indicating what your remaining balance is if it's approved or the denial letter stating why it's been denied. If you submit an application that's incomplete, we will send you a letter indicating what information is still needed. Then we'll give you thirty days from that date of the letter to submit the additional information.

Katie Johnson: When you talk about time frames like that. What are the time frames involved in when you should apply and how long your application is actually good for?

Courtney  
McNamee: Apply as soon as you have an appointment. We can really get the application started at that point. If you know that you may have a difficult time paying for your bill or you have a high deductible health plan that your out-of-pocket costs are going to be extreme. The application is good for six months of dates of service prior to the application date and twelve months after the application has been submitted and approved to Lake Region Healthcare.

Katie Johnson: That's really good to know. That number one: You can do it before you actually receive the care if you anticipate that. Also that you can go back the six months.

Courtney  
McNamee: One thing to remember is that the twelve months ahead of time, if you have a visit coming up and you want that visit to be considered for your financial assistance application, please notify the patient financial services department that you want that visit applied to that application.

Katie Johnson: We've talked a lot about where you can get the information, where you submit the information, and we mentioned the business services center at Lake Region Healthcare. I think that might be new to some of our listeners. Tell us, again, where that office is and what kinds of things patients can do in the business services center?

Courtney  
McNamee: The office is located directly behind the hospital and on Alcott street. The patient financial service representatives are located over there, so if you have any questions regarding your bill, out of pocket costs, concerns regarding your bill or statement that you've received. Release of information is also located in that office for both the clinic and the hospital setting. The billing department is there, so if you have any questions regarding what your insurance company is telling you or concerns of what they're telling you, stop by there and we're happy to help you anytime.

Katie Johnson: It's a building full of staff there to help you with those release of information and billing kind of questions, insurance questions. Again, right behind the hospital, just off of Cascade, at the corner of Cascade and Alcott. How do patients park and what are the hours and those kind of things?

Courtney  
McNamee: There is some parking on the street. There's also parking in the lot right next to the building. They're staffed from 8 to 4:30, with the understanding that if a patient needs something outside of those hours, we are available by appointment.

Katie Johnson: I think that you mentioned earlier, calling 736-8000, the main switchboard number. They can connect you with any of those release of information, business office, billing specialists that might be located in that building as well. The enhanced financial assistance policy. Anything that we missed or you want to mention again, to our listeners, about these additions to the financial assistance policy that we've made recently?

Courtney  
McNamee: No. One thing that I do encourage patients, as soon as they know or if they have a feeling that they're unable to pay for their upcoming visit or previous visit. Get your application in as soon as possible and we're happy to answer any questions or concerns that anyone has regarding their billing or their statements, financial assistance. Anything else that we can assist the patients with to help understand their insurance coverage, we're happy to help.

Katie Johnson: Great. Courtney McNamee, the revenue cycle director at Lake Region Healthcare, my guest on Apple A Day today. Talking about financial assistance. Again, that information is available at LRHC.org under the patient financial services tab and always available at the business services center at the corner of Alcott and Cascade, or by calling patient financial services at 736-8000. Courtney McNamee and Katie Johnson reminding you that there is so much to do here. Stay healthy for it. Have a great day.