



Financial Assistance

If you fall below 300% of the federal poverty guidelines for income and have limited assets, you could qualify for **Penn Highlands Healthcare's (PHH) Financial Assistance Program**. Under this program, you may be entitled to discounted or free care at PHH, depending on your financial status. If your income falls below these amounts, please contact our Financial Representative for more information on Community Care.

PHH Financial Assistance Guidelines

To view Federal Poverty Guidelines, visit <http://aspe.hhs.gov/poverty>.

Uninsured Discount

In addition, PHH has an Uninsured Discount which applies to uninsured individuals who have no insurance or other third party coverage including Medicare and Medicaid. Uninsured individuals will receive a 40% discount off of gross charges on all medically necessary services. This discount will be applied automatically and no action is needed by the individual to receive this discount. This discount does not apply to the following: Individuals classified as underinsured; to an individual's co-pays, coinsurance or deductibles; and to individuals who qualify for state, federal or third party assisted programs.

Doctors' Bills

You may also receive bills from the doctors who played a role in taking care of you when you were at PHH.

You may get separate bills from clinics that are unrelated to PHH. You might also receive bills from doctors who are hospitalists, anesthesiologists, nephrologists, pathologists, radiologists, or doctors who may have treated you in the Emergency Room.

Please contact these providers directly with any questions.



You can contact a Financial Representative at

PENN HIGHLANDS BROOKVILLE

100 Hospital Road
Brookville, PA 15825
814-849-1438

PENN HIGHLANDS CLEARFIELD

809 Turnpike Avenue
Clearfield, PA 16830
814-768-2484

PENN HIGHLANDS DUBOIS

100 Hospital Avenue
DuBois, PA 15801
814-375-4200

PENN HIGHLANDS ELK

763 Johnsonburg Road
St. Marys, PA 15857
814-788-8246

PENN HIGHLANDS HUNTINGDON

1225 Warm Springs Ave
Huntingdon, PA 16652
814-643-8495

PENN HIGHLANDS COMMUNITY NURSES

757 Johnsonburg Road, Suite 200
St Marys, PA 15857
800-841-9397

www.phhealthcare.org/FAP

OCTOBER 2019



Financial Assistance Program

Patient Information

Helping with your financial concerns





Understanding Penn Highlands Healthcare Financial Policies

PHH Mission Statement:

Our community based and controlled health care system exists to improve regional access to a wide array of premier primary care and advanced health services while supporting a reverence for life and the worth and dignity of each individual.

We're here to help you

We know the cost of health care services can be a concern for you, and we are prepared to help. Our staff will assist you in understanding what your health insurance will pay and the options you may have to pay the part of the bill you are responsible for paying.

We hope we can ease your concerns and help you focus on your first priority - a prompt return to good health.

Registration and Admission

We can begin to help you during your registration or admission to the hospital.

We will try to pre-register you if your hospital visit is planned. We will call you before your scheduled visit to obtain:

- Your home address, phone number and social security number
- Insurance company name, address and policy number
- Employer name and address

Always bring your current insurance card and photo ID with you for all health care services, even if you have been called for pre-registration.

We encourage you to familiarize yourself with the terms of your insurance coverage.

Be prepared to pay a co-pay at the time of your service if your insurance requires a co-pay. Some plans may not pay for all the services you will receive, or may require a co-payment amount for each visit to the Emergency Room, for example.

If your health care will result in you owing part of your bill, you may be requested to pay some or all of that amount on the day the service is provided. Elective cosmetic procedures not covered by your insurance require payment in full before the service will be provided.

What if I can't afford treatment?

PHH will treat all patients, regardless of their ability to pay. Our Financial Representative will assist patients, in confidence, by identifying payment options for all levels of financial needs.

Patients may be directed to other programs they may qualify for such as SSI, Medicaid, Medicare, or Veterans Services.

If you don't have insurance

PHH's policy is to help you obtain needed health care service coverage from sources for which you may be eligible.

We can help you qualify for government assistance programs for which you may be eligible.

We will reduce your bill by 40%, the same discount most of our insured patients receive through their coverage.

We will determine if you qualify for our Financial Assistance program that gives discounts up to 100% of your charges.

Our Financial Representative is available to discuss any of these options with you and help you understand what you will be responsible for paying and what your options are.

If you have insurance

After your visit, we will bill your insurance carrier based on the information you gave us at registration.

After your insurance has paid their part of the bill, or if they do not pay, the amount left is your responsibility to pay. You will receive a BILLING STATEMENT that shows you what your insurance carrier has paid us, any discounts we have made, and the balance that you must pay.

Payment Options/Plans

PHH will accept payment by cash, check, money order, or credit (or debit) card. We accept Visa, Master Card and Discover.

If your health care will result in a balance due from you, you may be requested to pay a portion of the amount on the date the service is provided.

We request that you pay your bill within 30 days of receipt of your statement.

Long Term Payment

If you need more time to pay your bill, you must contact us to set up a payment arrangement. Under this arrangement, we will allow you to pay your bill in monthly installments. You must contact us to establish this agreement, which will be documented in your account, with the payment time line based on the amount of your balance.

One of our Financial Representatives will be happy to assist you with the payment arrangement process.