

Hospital Collection Policies/Practices Summary, as of 8/12/08

Hospital	City	Payment in Full Due	Arrangement Terms w/No Interest	Term Beyond which Outside Loan Required	Loan Source(s)	Internal Financing or Hospital-arranged credit card	Website Financial Information
Benefis Healthcare	Great Falls	30 days following all insurance payment	90 - 120 days, extends payment terms on case-by-case basis	90 - 120 days	1) encourage arranging own financing 2) work with patients on long-term payments through a management company	90 - 120 days with no interest	1) Patient billing & insurance information 2) Financial assistance program. 3) Self-pay discount program. On-line bill pay
Billings Clinic	Billings	30 days from 1st statement after insurance has paid	12 months	12 months	1st. Interstate Bank	None specified	Provides Insurance Finder. Patient/Visitor information lists financial terms & First Care Loan contacts.
Bozeman Deaconness Health Services	Bozeman	Upon final billing if patient can pay in full. Payment arrangements for those that can't pay in full.	12 months (\$100 minimum), Outpatients 90 days	None specified	None specified	After 12 mos. at 10% annual interest	On-line bill pay. Glossary of terms.
Community Medical Center	Missoula	30 days from 1st statement	Up to 24 months for outpatient services	No use of outside financing companies	No use of outside financing companies	Inpatient 9.6% per year from due date	Charity Policy under "About". Other financing terms not obvious
Holy Rosary Healthcare	Miles City	30 days from 1st statement	12 months	12 months	None specified	None specified	Financial assistance policy under "Patients and Guests"
Kalispell Regional Medical Center	Kalispell	Prompt pay discounts for all payments made in full during the first 30 days	12 months (\$50 minimum)	no limit	Encourage patients to arrange own financing. Refer to managed care divisions of 2 account management companies.	0% financing up to 12 months. No credit card	Under "Patient Info", "Your Bill" gives contacts, what is on bill. New website due 3/31/09 to include on-line bill pay and application, additional financial assistance programs.
Northern Montana Healthcare	Havre	30 days following all insurance payment	"Payment schedule may be scheduled"	None specified	outside loan sources not used	None specified	Couldn't find billing information. "Admitting" mentions financial counseling.
St. James Healthcare	Butte	30 days from 1st statement	12 months	12 months	First Citizens Bank	None specified	Financial assistance policy under "Patients and Visitors". Lists sample prices.
St. Patrick Hospital & Health Sciences Center	Missoula	not specified	6 months	12 months	First Interstate Bank		Under "Patient and Visitor" Information. Charity care listed separately and under understanding your bill.
St. Peter's Community Hospital	Helena	45 days from final statement	90 days	No use of outside financing companies	No use of outside financing companies	After 90 days, at 10% annual interest	Billing info under "services" section. Notes help available if can't pay a bill. Sample prices, patient assistance policy in "especially for patients" section.
St. Vincent Healthcare	Billings	30 days from 1st statement	12 months	12 months	Western Security Bank	prime + 4%	Financial assistance policy listed under "Patients and Families". Discount availability noted