Patient Billing and Collections Policy – Plain Language Summary

National Jewish Health wants to help you understand the billing and collection process. We also want to share resources that are available to you and your family. We will try to collect patient balances in a fair and timely manner. We try to offer the highest level of customer service.

If you have Medicare, Medicaid, other government or health insurance, we will bill your insurance after you receive services. Call your insurance provider with questions about your coverage or benefits. We offer financial assistance. You may apply if you are insured and still have difficulty paying. You may also apply if you don’t have insurance. You must meet certain income guidelines to apply. Call us at 303-398-1065 for information about the our Financial Assistance Policy (FAP). You can also call to get an application. If you are on campus, you may also visit the Financial Counseling department near the main entrance. Information and application forms are also available at any National Jewish Health location.

Day of Service

You need to make an estimated payment before or on the day your medical services are scheduled. The estimated payment is determined based on your insurance benefits. If you are uninsured, a deposit will be required.

Billing Statements

We will mail billing statements to you after you receive services. These statements are a record of the services you received. They also show how much you owe for those services. Full payment is expected within 30 days of the date on your statement. If you need help paying your bill, want to set up a payment plan, or be considered for financial assistance, you must contact us promptly. Call the phone number listed on the billing statement to prevent your account going to a collection agency. You may apply for financial assistance up to 240 days after the date on your initial billing statement. In addition to sending you billing statements, we may call you about your account.

Discounts & Payment Plan Arrangements

A 10% prompt pay discount may be offered. It is available to patients to settle account balances. The discount is only offered when balances are paid in full.

If you don’t have insurance or do not qualify for financial assistance, you will get a 30% discount off of the total charges. This discount is automatically adjusted during the billing process. If you don’t have insurance, you may still be allowed to set up a payment plan for the remaining balance.
If you can't pay your balance in full, call the phone number listed on your billing statement(s) to set up a payment plan. Payment plan arrangements must be agreed to by National Jewish Health. Payment plans must follow the guidelines outlined below. Following these guidelines will prevent your account(s) from going to a collection agency. Please note that you may receive additional billing statements for balances related to other service dates that are not included in your payment plan. You must call the number on your statement(s) to include these balances in your payment plan. Additional balances may require the monthly payment amount to change based on the guidelines below.

<table>
<thead>
<tr>
<th>BALANCE DUE</th>
<th>NUMBER OF MONTHS TO PAY</th>
<th>PAYMENT AMOUNT REQUIRED PER MONTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>$49 AND LESS</td>
<td>IN FULL</td>
<td>IN FULL</td>
</tr>
<tr>
<td>$50 - $500</td>
<td>3 - 4 MONTHS</td>
<td>$50 - $125</td>
</tr>
<tr>
<td>$501 - $1,000</td>
<td>6 - 9 MONTHS</td>
<td>$80 - $110</td>
</tr>
<tr>
<td>$1,001 - $2,000</td>
<td>12 MONTHS</td>
<td>$85 - $170</td>
</tr>
<tr>
<td>$2,001 - $4,000</td>
<td>18 MONTHS</td>
<td>$110 - $220</td>
</tr>
<tr>
<td>OVER $4,000</td>
<td>24 MONTHS</td>
<td>$220 AND UP</td>
</tr>
</tbody>
</table>

Billing Questions or Issues Call the phone number listed on your billing statement if you have any questions. You may also call if you don’t agree with your bill. You may request an itemized statement of charges for the services provided by National Jewish Health.

Collection Agencies

National Jewish Health uses a collection agency to collect unpaid balances. If you don’t pay your bill for 120 days or more you may be sent to a collection agency. If you have a payment plan arrangement and it is not paid for 2 months or more, your account may go to a collection agency. We will accept an application for Financial Assistance at any time when you are in collections. Your account will be put on hold when a full and complete application is received. Your account will be on hold until we figure out if you are eligible for financial assistance.

If a bill is not paid after 240 days from the date on the initial billing statement, we may take serious actions. National Jewish Health will begin extraordinary collection actions (ECA). These actions include:

1. Postponing, denying, or requiring a payment before providing medically necessary services. If you don’t pay your bills for previous care, you can’t receive more services.
2. Actions that require legal or judicial process include, but are not limited to:
   a. Starting a civil action or lawsuit against the patient or guarantor.
   b. Garnishing your wages after securing a court judgment.
   c. Place a lien on your property after securing a court judgment.

Placing your account with a collection agency is not an extraordinary collection action.

Please be aware that legal action may be taken on any unpaid balances that total $1,500 or more. National Jewish Health will confirm that we made reasonable efforts to notify you of the FAP before
involving credit bureaus and the legal system. You will be notified of the FAP at least 30 days before we start ECAs, by the following:

1. You will receive a written notice about financial assistance. This help is available if you are eligible and tell National Jewish Health that you need financial help and when you want it to start.
2. You will receive a Plain Language Summary (PLS) of the FAP and FAP application.
3. We will make reasonable efforts to verbally tell you about your outstanding debt and the FAP.

**Confidentiality**

National Jewish Health staff will keep the confidentiality and individual dignity of each patient. We will meet all HIPAA requirements for handling personal health information.