



## CREDIT POLICY SUMMARY

- Balances are due and payable in full within 30 days of receiving your itemized statement. EBCH offers a 3% or 5% prompt pay discount if your account will be paid in full with-in 21 days of receiving the “first post-discharge billing statement”. If you are unable to pay in full, we recommend borrowing the balance from a commercial lending institution. *If payment in full is not possible, please call the Financial Counselors Office at 218-365-8747 to discuss payment options or to set up a monthly payment program.* If you become eligible for a program through the State of MN, please let us know.
- We bill your insurance carrier(s) as a courtesy to you. After your insurance company(s) has processed your claim, the remaining balance is due within 30 days. *If payment in full is still not possible, please call the Financial Counselors Office at 218-365-8747 to discuss payment options that may be available to you.*
- Monthly statements will be sent to all patients until the account is paid in full. When an account becomes **past due**, our credit policy allows us to refer past due accounts to a collection agency or to an attorney for collection. Any additional expenses for such action will become the responsibility of the guarantor.
- The Hospital has a Financial Assistance Policy (Charity Care). If you would like an application, please contact the Financial Counselor or Business Office and we will send you an application. You can also download a copy from our website.
- To pay online, visit us at [www.ebch.org](http://www.ebch.org) and click on ‘PAY ONLINE’. We accept Visa, Mastercard, & Discover.

**You can download copies of any of our policies online at [www.ebch.org](http://www.ebch.org)**

- **Billing and Collection Policy**
- **Financial Assistance Policy**
- **Financial Assistance Policy – Plain Language Summary**
- **Financial Assistance (Charity Care) Application**