

**On With Life**  
**Financial Responsibility Person Served Handout**  
**Billing Office #: 515-289-9645**

On With Life is committed to providing the best service possible to persons in need of neurological rehabilitation. Please call us to make special financial arrangements to pay your bill.

**1. General:**

- a. Your insurance policy is a contract between you and your insurance company. However, all charges, regardless of what your coverage is, are ultimately your responsibility for unpaid balances. We will bill your insurance and make every effort to promptly and correctly submit your claims to be processed.
- b. You may be responsible for any deductible, co-insurance, copays, and/or out of pocket expenses that will be billed to you following the process of your claim. Payment is due in full within 30 days of receiving your first bill. We accept cash, checks, money orders, debit cards, flexible savings account cards and credit cards.
- c. If you are unable to pay your balance within 30 days, please contact our Billing Office at 515-289-9645. There are several options to paying your bill, including possible payment plans or eligibility for financial assistance.

**2. Past Due Balance:**

- a. A past due balance is any amount owed after 30 days after the insurance company has paid its portion. If payment has not been received within 90 days there may be a 1.0% interest on the unpaid balance until payment has been completed. Balances on accounts with payment plans where payments are in compliance with the plan are not considered past due balances.

**3. Payment Plans:**

- a. Payment arrangements may be made on an account based on a review of circumstances and approval of the On With Life billing office.
- b. We generally do not extend payment plans to those who have failed to make timely payments in the past.
- c. Billing office representatives may authorize monthly installment payments following the guidelines below:

<b>Account Balance</b>	<b>Minimum Monthly Payment</b>
\$100 or less	\$10.00
\$250 or less	\$25.00
\$251-500	\$45.00
\$501-750	\$65.00
\$751-1,000	\$85.00
Over \$1,000	10%

**4. Waiver of Co-Pays and Deductibles:**

- a. It is the policy of On With Life to bill all applicable out-of-pocket amounts and to make reasonable efforts to collect such amounts.
- b. For copayments or deductibles to be waived or lowered, a sliding fee scale is utilized in relation to the current year poverty guidelines (source: U.S. Dept. of Health and Human Services) to

determine the amount of payment that would be required. Additional supporting documentation may be required to determine the amount a person served is responsible for.

## 5. **Financial Hardship Determinations**

- a. For indigent, uninsured, or underinsured persons served, On With Life may reduce or eliminate the person served's financial responsibility for medically necessary and appropriate treatment on a case by case basis where the person served qualifies under respective financial hardship guidelines.
- b. Financial hardship determinations are based upon a review of household income, assets and liabilities in relation to current Federal Poverty Income Guidelines (source: U.S. Dept. Of Health and Human Services). As part of the process we generally evaluate income levels, net worth, employment status and other financial obligations, the amount and frequency of healthcare bills, and other circumstances. Insured persons served who choose not to have their claim filed with their insurance company are not eligible for our financial hardship assistance program.
- c. Upon verification of person served's financial hardship, On With Life uses the table below to determine level of discount applied to balance due:

<b>Poverty Level</b>	<b>Discount Applied</b>
At or below 150%	100%
151-165%	90%
166-180%	80%
181-195%	70%
196-210%	60%
211-225%	50%
226-240%	40%
241-255%	30%
256-270%	20%
271-285%	10%
286-400%+	0%

- d. The determination of financial hardship is only applicable to the current episode of care.

## 6. **Applying for Financial Hardship Assistance**

- a. The person served or responsible party must complete a financial hardship application and sign the form.
- b. Supporting documentation is expected with submission of the Financial Hardship application.
- c. Once the On With Life Billing office has received the application and supporting documentation is reviewed, you will be contacted if additional information is required. Applications will not be approved if required forms are incomplete or if there is missing documentation.
- d. On With Life Billing office will contact you within 30 days of decision, applying respective discounts accordingly.
- e. In the case that an outside organization has previously approved your Financial Assistance application, please provide a copy of this approval along with your On With Life application (Person Served Information section only).