

## Payment Policy

Lakeland Health bills your insurance carrier according to information given at registration. If your insurance carrier does not pay, you should contact your insurance carrier to resolve any issues.

Any remaining balances after your insurance company pays the Healthcare bills are your responsibility to pay. When paying any balance, you have the following options:

### 1. Payment in Full

Send payments or make inquiries to:  
Lakeland Health  
P.O. Box 55555  
St. Joseph, MI 49085

### 2. HELP Payment Plans

If you need a longer period of time to pay your balance, you can apply for a 12 to 36 month HELP Payment Plan. Regardless of the term you choose, your HELP Payment Plan will carry a **0.0%** APR during the first twelve (12) month introductory period and after that a low **8.0%** APR on the remaining principle balance only.

Lakeland Health offers this program to assist patients, but HELP Financial Corporation is an independent organization and is not controlled by Lakeland Health.

To apply, see the reverse side of this brochure.

### 3. Financial Assistance

If you have no insurance or resources for payment of services, you may be eligible for charity care. To inquire about charity care contact a Lakeland Health Financial Counselor at: **(800) 968-0115**



#### Contact Us:

Lakeland Health  
1234 Napier Avenue  
St. Joseph, MI 49085  
(800) 968-0115 • (269) 687-1415



(800)-752-9613    [www.helpfinancial.com](http://www.helpfinancial.com)

## Patient Payment Alternatives

Payment in Full

Visa, Mastercard,  
Discover Card & American Express

Help Payment Plans  
12 To 36 Months

Financial Assistance



## Help Payment Plan Features

### Guaranteed Line Of Credit

You have borrowing capacity equal to the amount you and any other family members currently owe Lakeland Health.

### Combine Accounts to One Payment Plan

You can choose to combine all of your family accounts into one HELP Payment Plan.

### Affordable and Flexible Payments

You choose the monthly payment that best suits your budget. The types of payments that can be made available to you are shown on the next panel.

### No Pre-Payment Penalties

You can always make double payments or pay off your HELP account early, with no additional interest or other penalties attached.

### Three Year Payment Plans

You can choose to spread your payments out for up to three years.

### Future Healthcare Bills

As future healthcare bills arise, you can simply charge them to your HELP account.

### Easy Enrollment

You will not be subject to a formal credit check. For most people, if you have a source of income, you qualify!

### 0.0% APR for Initial 12 Months

Regardless of the term you choose, the initial twelve (12) months of your plan will carry an introductory **0.0%** APR. After that your APR will be **8.0%** on your remaining principle balance only.

## It's Easy to Apply

### OPTION 1

Call (800) 555-5555

### OPTION 2

Apply at  
[www.helpfinancial.com](http://www.helpfinancial.com)

When applying for a HELP payment plan, please have your healthcare bill available. You will need to provide the following information:

- Guarantor and Patient Names
- Guarantor Address
- Account Numbers
- Balances



**HELP Financial**

(800)-752-9613 [www.helpfinancial.com](http://www.helpfinancial.com)

## Monthly Payment Chart

Amount Financed	12 Month 0% Plan	24 Month Plan	36 Month Plan
\$300	\$25.00	\$12.78	\$8.79
\$400	\$33.33	\$17.04	\$11.72
\$500	\$41.67	\$21.30	\$14.65
\$600	\$50.00	\$25.56	\$17.58
\$700	\$58.33	\$29.82	\$20.51
\$800	\$66.67	\$34.08	\$23.44
\$900	\$75.00	\$38.34	\$26.37
\$1,000	\$83.33	\$42.60	\$29.30
\$1,100	\$91.67	\$46.86	\$32.23
\$1,200	\$100.00	\$51.12	\$35.16
\$1,300	\$108.33	\$55.38	\$38.09
\$1,400	\$116.67	\$59.64	\$41.02
\$1,500	\$125.00	\$63.90	\$43.95
\$1,600	\$133.33	\$68.16	\$46.88
\$1,700	\$141.67	\$72.42	\$49.81
\$1,800	\$150.00	\$76.68	\$52.74
\$1,900	\$158.33	\$80.94	\$55.67
\$2,000	\$166.67	\$85.20	\$58.60
\$2,100	\$175.00	\$89.46	\$61.53
\$2,200	\$183.33	\$93.72	\$64.46
\$2,300	\$191.67	\$97.98	\$67.39
\$2,400	\$200.00	\$102.24	\$70.32
\$2,500	\$208.33	\$106.50	\$73.25

### Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Credit Extensions	<b>0.00%</b> Introductory APR for the first twelve (12) months After that, your APR will be <b>8.00%</b>
Paying Interest	You will be charged interest from the date of the Credit Extension.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50

### Fees

Annual Fee	\$10.00
Penalty Fee <i>Returned Payment Fee</i>	\$30.00