

We ALL Have Access to Financial Assistance for Swedish Medical Bills

Know your rights: Providence should not send caregivers to collections!

Our Benefits and Wellbeing Committee has received many reports that caregivers are receiving calls from collections agencies or medical bills they cannot pay from our employer. Providence Swedish hospitals and clinics are required to offer financial assistance to patients. If you or a coworker is facing debt from a Providence Swedish medical bill, even if it has been sent to collections, know that you have rights and access to resources.

“Last year, I found out I had two bills in collections for small amounts. I could have paid them before they went to collections but didn’t have a chance to do that. Getting a brightly colored letter from collections was scary. I want all caregivers to know what to do if you are in this situation as a patient, especially if you can’t pay the bill!” - Margie McInnis, Sterile Processing Tech, Sterile Processing, First Hill



“I work in billing for Swedish Family Medicine. When fellow employees receive a call from collections or receive a bill they cannot pay, I advise them to take these steps:

1. Figure out the source of the bill. Is it from Swedish Hospital? Is it from a Clinic?
2. Confirm that the bill was sent to your insurance. If no, make sure that it goes through insurance. If yes, proceed to #3.
3. Call the hospital or clinic general numbers and make one of these selections:

| Swedish Hospital: | Swedish Clinics: |
|--|---|
| 206.320.5300 / 877.406.0438 | 206.320.4476 / 888.294.9333 |
| Select the option to “Make Payment with a Representative” (the representative can help you seek financial assistance and set up a payment plan). | Select one of these options: “Payment with Representative” (to review your bill and set up a payment plan) “Financial Assistance” (for assistance paying any amount owed) |

4. Inform the representative or biller you speak with that you are unable to pay the bill and need assistance. The financial counselor must ask a series of questions to determine if you are eligible for charity care. Charity care may help reduce or eliminate the total owed. If you still owe money, Swedish must offer you a reasonable payment plan. Work with the financial counselor to make a payment plan that you can afford. Swedish agreed in 2019 negotiations that caregivers who establish a payment plan will not be sent to collections or experience wage garnishment.



Follow these steps even if a bill has been sent to collections! As of 2019, Swedish agreed to recall bills sent to collections and pay all associated fees if a caregiver is eligible for financial assistance. Are you eligible for financial assistance with your bill? Check the eligibility criteria or sign up for an appointment with a financial counselor by scanning the QR here.” – Jane Wakamatsu, Biller, Family Medicine Clinic, Cherry Hill



1199nw.org/3s3O6f9



“You may have to investigate your bill! Make sure you know your options. Before you pay collections find out if you are eligible for financial assistance! I supported a co-worker this year and they had a bill for thousands of dollars recalled from collections. Her application for charity care had not been processed correctly. When she received the charity care she was eligible for, the bill was paid at 100%. After determining that she was eligible for charity care, Swedish recalled the bill from collections and no negative reports were made to credit agencies.” – **Mary Hurt, Patient Financial Counselor, Patient Access, Edmonds**

Do you have medical bills in collections?

Your Benefits and Wellbeing Committee wants to know if you have medical bills in collections currently or have in the recent past. We want to make sure everyone can access all of the resources that are available to us.

Scan the QR to report your situation.



1199nw.org/30WohGT

Brightside Financial Care

If you are eligible for charity care, you are also most likely eligible for ongoing discounts to your monthly premiums for health insurance through the Medical Plan Assistance Program. You can get more information and download the application for MPAP here.



gobrightside.com/mpap

Open Enrollment Member Support Sessions 2023

Open Enrollment this year is October 25 – November 10, 2023. Get support from your Benefits and Wellbeing Committee leaders to learn about and signing up for benefits. Ask us about financial assistance, too!

| DATE | CAMPUS | LOCATION | TIME |
|--------------------|-------------|-------------------------|------------|
| Wed., 10/25/2023 | Teams | Teams | 12 - 1PM |
| Thurs., 10/26/2023 | First Hill | Glazer & EVS Break Room | 2 - 4:30PM |
| Thurs., 10/26/2023 | First Hill | Glazer & EVS Break Room | 6 - 8PM |
| Fri., 10/27/2023 | First Hill | SOI Conference Room | 11 - 12PM |
| Fri., 10/27/2023 | First Hill | EVS Break Room | 12 - 1PM |
| Fri, 10/27 | Georgetown | Lunch Room | 12 - 1PM |
| Wed., 11/1/2023 | Ballard | Computer Lab | 12 - 1PM |
| Wed., 11/1/2023 | Ballard | Computer Lab | 6 - 8PM |
| Thurs., 11/2/2023 | Issaquah | Tech Training Room | 12 - 1PM |
| Thurs., 11/2/2023 | Issaquah | Tech Training Room | 6 - 8PM |
| Fri., 11/3/2023 | Cherry Hill | Casey Room | 12 - 1PM |
| Fri.,11/3/2023 | Ballard | Computer Lab | 12 - 2PM |
| Fri., 11/3/2023 | Edmonds | Cafeteria | 2 - 4PM |
| Fri., 11/3/2023 | Edmonds | Cafeteria | 6 - 7PM |
| Fri., 11/3/2023 | Mill Creek | Break Room | 12 - 1PM |
| Fri., 11/3/2023 | Redmond | Break Room | 10 - 11AM |
| Tues., 11/7/2023 | Issaquah | Tech Training Room | 12 - 1PM |
| Wed., 11/8/2023 | Cherry Hill | Casey Room | 11 - 1PM |
| Wed., 11/8/2023 | Cherry Hill | Layton Room | 6 - 8PM |
| Thurs., 11/9/2023 | Teams | Teams | 5 - 6PM |
| Fri., 11/10/2023 | Edmonds | Cafeteria | 1 - 3PM |

Teams Invite Information:
10/25



1199nw.org/496scc9
Meeting ID:
274 680 215 950
Passcode: dDrKCj

11/9

1199nw.org/45lef1e
Meeting ID:
239 011 617 484
Passcode: grEHN2