



*We believe that receiving health care is a basic human right.*

At St. Gabriel's Hospital, our Catholic healing tradition teaches that access to necessary health care services should never be based on ability to pay.

Of course, your hospital bill is a financial obligation. For patients who have health insurance and are employed, we trust and expect that you (together with your insurance company) will pay your bill in its entirety and in a timely manner.

St. Gabriel's Hospital has an obligation to seek payment for our service—through fair and respectful billing and collection practices—so we are able to continue to serve our community.

### Options and Assistance

But we realize that many people, whether they are employed or not, either cannot afford health insurance or do not have enough insurance to cover their bills. Those are the reasons for our Payment Options and Financial Assistance Program.

St. Gabriel's Hospital has developed the program to provide flexible payment options and financial assistance that help make sure necessary health care is available to any and all who need it.

Through our Patient Financial Services Office, we'll be glad to arrange flexible payment options to help make meeting your obligations easier. We'll also be happy to assist you in finding out if you are eligible for financial assistance that can cover up to 100% of your hospital bill.

To speak with our helpful Financial Services Counselor, call us at 320-631-5108. Or, when you're at the hospital, visit the Financial Services Counselor in Room 1248, next to the Volunteer Desk in the Main Lobby.

### FREQUENTLY ASKED QUESTIONS

*Q. Can I find out how much my bill will be before treatment?*

A. One of St. Gabriel's Hospital's Patient Financial Services Representatives will be able to provide you with an estimate of expected cost of your hospital services. To speak with a representative, please call 320-631-5477, if your last name begins with A-Lem, or 320-631-5478 for last names beginning Len-Z.

*Q. Will I be asked to make any payment when I come to St. Gabriel's Hospital?*

A. Depending on the type and amount of your insurance, you may be asked to pay your co-pay, deductible or coinsurance at the time of service or discharge. Our policy is to accept your payment or help you make payment arrangements at admission or before you leave the hospital.

*Q. Can I pay my bill by credit card?*

A. Yes, we accept most major credit cards.

*Q. What if I can't pay my whole bill at once?*

A. Please speak with our helpful Financial Services Counselor by calling 320-631-5108. Or, when you're at the hospital, visit the Financial Services Counselor in Room 1248, next to the Volunteer Desk in the Main Lobby.



**St. Gabriel's Hospital**

*All for One. You.*

815 SE 2nd Street  
Little Falls, MN 56345  
320-632-5441



**St. Gabriel's Hospital**

*All for One. You.*

*Payment Options and  
Financial Assistance*

*At St. Gabriel's Hospital, we are proud to help our community by making the finest available health care accessible to everyone. To ensure that we are able to continue meeting this vital community need by employing talented health professionals and acquiring the latest life-saving medical technology, we rely on receiving payment for our services from patients and their insurance companies.*

*We understand, however, that many patients may not have insurance, or may have difficulty making payment. Through our payment Options and Financial Assistance Program, we provide a variety of ways to help you meet your payment obligation. *

## Payment Options

St. Gabriel's Hospital accepts assignment on Medicare, Medicaid, commercial or group insurance and assignable liability coverage. We also accept payments by major credit card.

We understand that the need for health care and hospital services is often unplanned, and some patients may not have sufficient insurance, or may be unable to pay their bill. This is why we have a number of flexible payment plans designed to help you pay your charges over a specified period of time.

Our helpful Financial Services Counselor will be glad to work with you to design a payment option that will work for you. Please call us at 320-631-5108, or visit the Financial Services Counselor in Room 1248, next to the Volunteer Desk in the Main Lobby.

## Financial Assistance

In today's economic environment, many people are unable to afford enough health insurance. Many, especially those who are earning only minimum wage or are unemployed, may not be able to afford health insurance at all. We want to assure you that admission to St. Gabriel's Hospital is a medical, not a financial, decision.

If you believe you will need to take advantage of our Financial Assistance program, we'll be happy to work with you. We'll help you fill out an application (you will also be asked to provide certain financial information), and help you determine if you are eligible for federal, state or county government health care assistance. You may also be eligible for St. Gabriel's Hospital's own assistance plan, or other sources of financial help that can pay all or a significant portion of your hospital bill.

To get started by meeting with our friendly Financial Services Counselor, please call us at 320-631-5108, or visit the Financial Services Counselor in Room 1248, next to the Volunteer Desk in the Main Lobby.