

HPMG Financial Assistance Program FAQ

What is the HealthPartners Clinics Financial Assistance Program (FAP)?

The FAP is a program offered to assist our patients who have difficulty paying their HealthPartners Clinics medical bills. The FAP includes a discount program for eligible patients, as well as a payment plan option.

Who is eligible for the FAP?

Any account guarantor who meets the program criteria.

Who is an account guarantor?

The account guarantor is the person responsible for a bill. If you are over age 18, you are your own guarantor. Patients under 18 usually have a parent or guardian as their guarantor. Emancipated minors are their own guarantor.

Can people who have insurance apply for the FAP?

Yes, both uninsured and insured account guarantors can apply for the FAP. The patient liability portion of the bill will be considered for insured patients. Patients on Medical Assistance (MA) are not eligible.

Does the HealthPartners Clinics FAP provide assistance for Regions Hospital's bills?

No, however Region's Hospital does have a Financial Assistance Program that patients can apply for that provides assistance with Region Hospital bills. If you have a Regions Hospital bill that you need assistance with, please contact Regions Patient Accounting at 651-254-4791.

What are non-elective professional services?

They are services that are medically necessary and are provided by a medical professional. Examples of eligible services are biopsies, office visit for illness and throat culture. Examples of non-eligible services are eyeglasses, cosmetic services, and durable medical equipment.

Does the HealthPartners Clinics FAP provide assistance for HealthPartners Pharmacy bills and/or charges?

No, the HealthPartners Clinics FAP does not provide assistance for pharmacy bills and/or charges.

Does the HealthPartners Clinics FAP provide assistance for HealthPartners Dental bills and/or charges?

No, the HealthPartners Clinics FAP does not provide assistance for dental bills and/or charges, however, they have their program. Email: HealthPartnersDentalFinancialAssistance.com for more information.

How does a person apply for the FAP?

A completed application, along with required documentation (income tax return, etc.), must be submitted to Patient Accounting. Applications can be sent through via US mail, fax (952-883-9620),

email (HPMGFinancialCounselor@HealthPartners.com), or applications can be dropped off at a HealthPartners clinic. If you drop your application off at a clinic, please put it in a sealed envelope to ensure confidentiality.

Application assistance is available at clinic locations. It is recommended the patient schedule a time to meet with the Financial Assistant to ensure availability.

Does the program include an uninsured discount for account guarantors without insurance?

HealthPartners Clinics will provide an uninsured discount for those patients without insurance who do not qualify for the FAP; however the FAP discount cannot be combined with the uninsured discount. We encourage you to contact Patient Accounting to discuss payment options.

Does the program include a prompt-pay discount?

The FAP does not currently include a prompt-pay discount. We encourage you to contact HealthPartners Clinics Patient Accounting to discuss payment options.

What guidelines are used to determine if an account guarantor is eligible for the program?

The FAP application requires income, family size, asset information. This information is compared to the Federal Poverty guidelines.

Do applicants have to apply for Medical Assistance (MA)?

The FAP requires that patients have applied for MA & Minnesota Care (Minnesota Healthcare Programs (MHCP)), if, based on MHCP guidelines, it appears that he/she may be eligible for one of the programs.

How does HealthPartners Clinics know if an applicant has applied for one of the MHCP programs?

HealthPartners Clinics requires written documentation, or verbal confirmation from the applicant's county worker, that government assistance has been requested, is in process, and/or has been denied.

How much is the HealthPartners Clinics bill discounted?

The percent of the discount is dictated by a sliding scale based on federal poverty guidelines.

Can minors (patients under age 18) apply for the FAP?

The account guarantor (the person who is responsible for the patient's bill) can apply for the FAP – the account guarantor is usually a parent or guardian for patients under age 18. Emancipated minors, who are their own guarantors, can apply on their own behalf.

Who decides if an account guarantor is eligible for the FAP?

Using the criteria, HealthPartners Clinics Patient Accounting will make the determination.

Can a parent apply for the FAP, on behalf of their child, even if he/she is not the account guarantor?

If the parent and account guarantor share a household, then the parent may apply for the FAP. Otherwise, the account guarantor should apply for the FAP.

How are applicants notified if they have qualified?

Applicants are notified of HealthPartners Clinics determination via USPS mail or email, depending on how the application was received. If qualified, the letter will include what percent the bill is discounted. Patient Accounting will apply the discount to the bill.

How long is the approval good for?

The approval is good for three-months from the approval date. If circumstances change or the patient obtains commercial or Medical Assistance coverage, a new application is required.

Will HealthPartners Clinics honor other medical system's Financial Assistance Programs (e.g. Fairview, Allina, etc.)?

No, HealthPartners Clinics will not honor other system's Financial Assistance Programs. We do, however, encourage those account guarantors to apply for our FAP.

What services will the discount be applied to?

The discount will apply to non-elective professional services with an outstanding balance, as well as any charges incurred for three-months from the date of approval. After three-months, a new application must be submitted and reviewed for continuing eligibility.

What happens if a family's financial circumstances change and they no longer need assistance with their medical bills?

HealthPartners Clinics asks program participants to inform us of any changes in their financial circumstances.

Can I apply if I have Medical Assistance now, however incurred charges before I was covered under Medical Assistance?

Yes, the charges incurred prior to Medical Assistance coverage are eligible for the FAP Program.