



Essentia Health

Helping you pay your medical bills

Here With You

At Essentia Health, we know it is hard to heal when you are worried about paying your medical bills. As part of our promise to be here with you, we provide cost estimates – both proactively and upon request – to patients prior to surgeries or other high-priced procedures. These estimates include costs for your hospital stay, surgeon's fees and anesthesia charges as well as insurance co-pays and deductibles.

If you are uninsured or underinsured, our financial counselors can also work with you to determine what discount programs you may qualify for to help cover your costs.

If you do not hear from us in advance of your surgery or procedure and would like to receive a cost-estimate, or if you are concerned about your ability to pay your medical bills, please call us at 833-430-5663.

Payment Options

For your convenience, we take payments online and over the phone. We can even schedule payments to take the worry out of making your payments on time. Essentia Health offers short term interest-free payment plans and long-term financing. Payments will be determined by the balance on your account.

Uninsured Discounts

Patients without insurance coverage are eligible for a discount for medically necessary services provided by Essentia Health. Discounts may vary by location; contact your local business office representative for more details.

Financial Assistance Program

Essentia Health is dedicated to making a healthy difference in people's lives. In fulfilling our mission, we offer financial assistance to patients whose insurance coverage and/or ability to pay their medical bills is limited.

Essentia Health's Financial Assistance Program provides a discount on bills for emergent and medically necessary care. A FAP eligible individual can't be charged more than the amounts generally billed for emergency or other medically necessary care. The program may cover current and outstanding bills and may remain in effect for 12 months after enrollment.

You may qualify for financial assistance when:

- You meet our program's income/asset guideline.
- You are uninsured.
- Your insurance policy does not provide full coverage for medically necessary care.
- You have substantial out-of-pocket expenses and are unable to manage your medical bills.
- You have completed an application.

The Financial Assistance Program is not an insurance program and does not cover:

- Certain medical services. Contact a representative for a complete list of non-covered services.
- Retail services from audiology, pharmacies or optical shops, etc.
- Services supplied by organizations that are not part of Essentia Health.

How to apply for Financial Assistance:

- Visit the www.essentiahealth.org website select Patient & Visitors, select Billing and Financial Assistance
- Download, complete, and submit an application by mailing to Essentia Health, BSC Financial Assistance, 400 E 3rd St, Duluth MN 55805 or email to FinancialAssistanceAppinfo@EssentiaHealth.org.
- You can also fill out an application in MyChart and download the supporting documentation needed to process your application.

Important Billing Information

Before your visit

Prior to your visit, please check with your insurance company to verify whether or not you need a referral from your primary care clinic or a prior authorization from your insurance company.

On the day of your visit

Please bring a current copy of your identification, insurance card and any co-payments required by your insurance policy to your appointment.

After your visit

Essentia Health will bill your insurance company for charges related to your visit. After your insurance determines what they will cover, we will bill you for the remaining balance. Payment for that balance is due upon receipt of your billing statement.

If you are unable to pay the remaining balance in full, or believe that your insurance company should have covered the expenses, please contact one of our representatives. We can work with you to resolve billing issues and determine what programs you may be eligible for. A collection agency may be used when balances go unpaid, be sure to let our business office know if you require assistance. We are here to help and here with you.

At Essentia Health, we understand the importance of receiving
health care when you need it, regardless of your financial situation.

Are you uninsured?

As part of the Affordable Care Act, there may now be insurance coverage available for you and your family. Visit www.healthcare.gov to research coverages that you may be eligible for. You may also call our office if you have any questions.

Contact Us

For questions regarding our Financial Assistance Program, you can call us at 800-985-4675 or 218-786-3333 or email us at FinancialAssistanceAppinfo@EssentiaHealth.org

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