

New payment options offered

Enterprise Staff

Patients with medical bills to pay have new financing options, Livingston Health-Care announced recently.

The nonprofit healthcare organization is offering the new programs as part of its ongoing effort to help patients find solutions for paying medical bills, said Sandi Marlowe, the LHC's community development director. LHC includes Livingston Memorial Hospital and other service providers.

One new payment option offers a 10 percent discount to those patients who immediately pay their balances, according to an LHC press release. Patients who are

able to pay their bills within 10 months may now enroll in a short-term, no-interest payment plan, the term of which varies with the amounts of balances.

People also may pay down their bills with a new low-interest, long-term loan program. The Patient Loan Program does not require any origination or annual fees, and patients may prepay without a penalty. The program also lets patients add children, other dependents and additional health care expenses to their payment plan, provided they are current on prior obligations, according to the release.

"More and more of our patients are uninsured — or are responsible for a larger

percentage of their health care costs," LHC CEO Sam Pleshar said in the release. "Often, these expenses are unexpected. We wanted to create solutions that will allow our patients to meet their financial obligations and preserve their credit — a benefit to them and to the whole community."

The new programs are a combination of in-house offerings and collaboration with an out-of-state financial institution, Marlowe said.

LHC hopes to continue developing additional financing options for its patients, she said.

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