

Financial Resources

At Texas Health we understand that the current financial environment is challenging for many of our valued patients. Paying for health care services can be confusing and complex in the best of times. We know you want to have an accurate idea of what you'll be expected to pay, as well as options and flexibility for payments that fit your financial situation.

To that end we've established a **Texas Health Financial Concierge Service** to help you manage the financial aspects of your health care experience. You will be assigned a financial concierge who will serve as your **single point of contact**. Your financial concierge will work with you to simplify and coordinate the activities around accessing insurance coverage and/or paying for a Texas Health service. This includes understanding your financial situation and building a financial plan for your out-of-pocket expenses. If you have recently lost your employer sponsored health insurance, we may be able to help you initiate and pay for your COBRA coverage.

In addition to the flexible payment plans already available, financial concierges have four additional options to assist you if you need added flexibility to meet your insurance coverage and/or out-of-pocket expenses. These options include:

Flexible payment plans:

- Payment plans may work well for you if you have a balance after insurance.
- You can select the payment term that meets your needs to help you get to an affordable monthly payment.
- The terms of these plans have been extended in response to the COVID-19 pandemic. And, if you are experiencing financial difficulty, you can be given up to two 30-day "payment holidays" during which no payment is required.

COBRA payment subsidies:

- If you are covered by a COBRA plan, we have a subsidy program in which we will pay your COBRA payment if you have been laid off from your employer and do not have coverage.

- As you might expect, there are personal, clinical and other factors that impact your ability to qualify for these subsidies.

Screening for Medicaid eligibility:

- If you are uninsured, we will work with you to obtain coverage with a Medicaid managed care organization if you meet the qualifications.

Other financial assistance options:

- If you do not qualify for Medicaid, we may be able to help you through financial assistance.
- In general, you may qualify for financial assistance if your household income is less than 200% of the federal poverty level, adjusted for size of household.
- We will determine your eligibility based on your application for financial assistance.

Please note that flexible payment plans and financial assistance apply only to your hospital obligations, not to physician or other obligations. Additionally, these options sometimes can work in combination. As an example, you may qualify for COBRA to get the medical coverage and qualify for total or partial financial assistance for your hospital out-of-pocket obligation.

We are committed to exploring all options so that you can have the health services that you need and look forward to working with you to make your financial experience a positive one. Thank you for allowing us to serve you and for choosing Texas Health as your health and well-being partner.