

## **EMHS SYSTEM DISCOUNTS**

EMHS hospitals will make available the following discounts for patients. The purpose of these discounts is to reduce administrative costs associated with collections activities by encouraging prompt payments on patient accounts. All prompt-pay discounts will be made available in accordance with applicable law and payer contracts.

### **Patients with Insurance:**

**Point of Service Discount:** If patient pays, in full, the estimated patient responsibility before or at the time of service, they will receive a 10% discount. This discount applies to:

1. co-pays
2. co-insurance
3. deductibles
4. all other patient charges

### **Patients with no insurance:**

**Self-Pay Adjustment:** Patients without insurance coverage will be offered a 25% adjustment on their total charges if patient responsibility is paid in full within 120 days.

### **All Patients:**

**Prompt Pay Discount:** Patient will be offered a 3% discount on the first bill if it is paid in full within 15 days of receipt of the bill.