

## Program Overview

### Q: What is financial counseling and how can it help me during my treatment?

A: Financial counseling is a free program offered to all patients. Our financial counselors can help you understand your insurance coverage, eligibility for financial assistance programs, and provide guidance on your medical statements and setting up payment plans. The services we provide often result in complex billing questions, and our team is here to help you navigate and understand.

### Q: How can a financial counselor assist me in understanding my insurance coverage and benefits?

A: A financial counselor can help you in the following ways:

- Exploring financial assistance funding options
- Treatment plan estimates
- Understanding your bill
- Setting up payment plans
- Exploring additional or alternative insurance coverage

### Q: How does OSG work with patients without insurance coverage who pay out-of-pocket?

A: The Financial Counselor will present the patient with a treatment estimate, then review any applicable discounts and assistance programs, and discuss payment options.

### Q: What information do I need to provide to the financial counselors?

A: If you qualify for outside financial assistance, the following information may be required:

- Name
- Date of birth
- Household size
- Combined household income
- Most recent federal tax return
- Social security award letter (if applicable)

## Billing and Payment

### Q: What happens if I cannot afford to pay my medical bills?

A: If you cannot afford to pay your medical bills in full or on time, it is crucial to communicate with our financial counseling team. They can help explore options such as financial assistance, payment plans, or connecting you with relevant resources for additional assistance.

### Q: What are payment plans, and how do I set one up?

A: Payment plans are offered to help you manage your medical bills and allow you to spread the expense of your medical treatments over a set length of time. If you would like to set up a payment plan, our financial counseling team can work with you to create a plan based on your financial situation, determining the frequency of your payments (bi-weekly, monthly, etc.) and the auto charge amount.

## Billing and Payment (continued)

**Q: What are the consequences of failure to pay, or returned checks?**

**A:** Ignoring collection notices and failing to pay balances may lead to escalated balances and reduced payment options. Returned checks are subject to a \$30 fee, and the account may be placed on a "cash-only basis" until the balance is cleared.

**Q: Who is the guarantor, and what is their responsibility?**

**A:** The guarantor is the individual who is financially responsible for a patient's medical bills. For example, if a minor receives medical treatment, the parent or legal guardian is often the guarantor. Any patient over 18 or an emancipated minor is financially responsible for charges, unless someone else has been designated to assume this role. If another party is assigned as the guarantor, they must pay the balance in full and negotiate repayment outside of OSG's office. This policy includes individuals negotiating divorce agreements.

**Q: What happens if a patient changes or loses insurance coverage?**

**A:** Patients are expected to show their insurance identification card at each visit, promptly notify OSG of any changes to insurance, address, or contact information. **If a patient loses or changes insurance for any reason, they must notify OSG immediately.** OSG will evaluate options and assist in coordinating future care. It's crucial to notify within 60 days to avoid pre-existing condition clauses in new policies.

### Still have questions? We're here to help!

Our financial counseling team is here to support you if you have additional questions.  
Financial counselors are available Monday – Friday, 8:00am – 4:30pm  
by phone 503-561-4995 or by email at [financialcounseling@orcancer.com](mailto:financialcounseling@orcancer.com)