



## Payment Policy

Health Central Hospital bills your insurance carrier according to information given at registration. If your insurance company does not pay, you should contact your insurance company to resolve any issues.

Any remaining balances after your insurance company pays the hospital are your responsibility to pay. When paying any balance, you have the following options:

### 1. Payment in Full

You can make payment by:

- Cash, Debit Card, Check
- Money Order
- Visa, MasterCard, Discover & American Express

Send payments or make inquiries to:

**Health Central Hospital  
Patient Financial Services**  
2714 Rew Circle, Suite 200  
Ocoee, Florida 34761  
407-296-1180

### 2. 0.0% 12 Month Payment Plan

If you cannot make payment in full, Health Central Hospital and HELP Financial offers a 0.0%-12 month payment plan option for balances of \$250 or more. To apply, see the reverse side of this brochure.



### 3. HELP Payment Plans

If you need a longer period of time to pay your balance of \$250 or more, you can apply for a 24 to 36 month HELP Payment Plan. **Regardless of the term you choose, your HELP Payment Plan will carry a 0.0% APR during the first twelve (12) month introductory period. After the introductory period, your APR will be 8.0% on the remaining principle balance only.**

The additional features and benefits of the HELP Payment Plan are described on the reverse side of this brochure.

Also, multiple family accounts can be combined into one HELP Payment Plan.

Health Central Hospital offers this program to assist patients, but HELP Financial Corporation is an independent organization and is not controlled by Health Central Hospital.

To apply, see the reverse side of this brochure.

### 4. Assistance Programs

If you have concerns about your ability to pay for health care, please call a financial counselor at 407-296-1180 to discuss information about programs that you may qualify for to help pay for your health care services.



## PATIENT PAYMENT ALTERNATIVES

- **Cash, Check, Debit**
- **Visa, MasterCard, Discover Card & American Express**
- **H.E.L.P. Payment Plans 12 to 36 Months**
- **Combine Multiple Family Accounts Into One Payment Plan**

## HELP Payment Plans Offer Attractive Payment Options

### Guaranteed Line of Credit

You have borrowing capacity equal to the amount you and any other family members currently owe Health Central Hospital.

### Combine Accounts to One Payment Plan

You can choose to combine all of your family accounts into one HELP Payment Plan.

### Affordable and Flexible Payments

You choose the monthly payment that best suits your budget. The types of payments that can be made available to you are shown on the next panel.

### No Pre-Payment Penalties

You can always make double payments or pay off your HELP account early, with no additional interest or other penalties attached.

### Three Year Payment Plans

You can choose to spread your payments out for up to three years.

### Future Hospital Bills

As future hospital bills arise, you can simply charge them to your HELP account.

### Easy Enrollment

You will not be subject to a formal credit check. For most people, if you have a source of income, *you qualify!*

### 0.0% for Initial 12 months

Regardless of the term you choose, the initial twelve (12) months of your plan will carry an introductory 0.0% APR. After that your APR will be 8.0% on your remaining principle balance only.

## Apply Today Using This Brochure

## Examples of Monthly Payments That May Be Available to You

### Monthly Payment Chart

Amount Financed	12 Month 0% Plan	24 Month Plan	36 Month Plan
\$300	\$25.00	\$12.78	\$8.79
\$400	\$33.33	\$17.04	\$11.72
\$500	\$41.67	\$21.30	\$14.65
\$600	\$50.00	\$25.56	\$17.58
\$700	\$58.33	\$29.82	\$20.51
\$800	\$66.67	\$34.08	\$23.44
\$900	\$75.00	\$38.34	\$26.37
\$1,000	\$83.33	\$42.60	\$29.30
\$1,100	\$91.67	\$46.86	\$32.23
\$1,200	\$100.00	\$51.12	\$35.16
\$1,300	\$108.33	\$55.38	\$38.09
\$1,400	\$116.67	\$59.64	\$41.02
\$1,500	\$125.00	\$63.90	\$43.95
\$1,600	\$133.33	\$68.16	\$46.88
\$1,700	\$141.67	\$72.42	\$49.81
\$1,800	\$150.00	\$76.68	\$52.74
\$1,900	\$158.33	\$80.94	\$55.67
\$2,000	\$166.67	\$85.20	\$58.60
\$2,100	\$175.00	\$89.46	\$61.53
\$2,200	\$183.33	\$93.72	\$64.46
\$2,300	\$191.67	\$97.98	\$67.39
\$2,400	\$200.00	\$102.24	\$70.32
\$2,500	\$208.33	\$106.50	\$73.25

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Credit Extensions	<b>0.00%</b> Introductory APR for the first twelve (12) months, after that, your APR will be <b>8.0%</b>
Paying Interest	You will be charged Interest from the date of the Credit Extension
Minimum Interest Charge	If you are charged Interest, the charge will be no less than \$0.50
For Credit Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at: <a href="http://www.federalreserve.gov/creditcard">www.federalreserve.gov/creditcard</a>
Fees	
Annual Fee: \$10.00	Penalty Fees: Returned Payment Fee: \$27.50

## It's Easy to Apply to the HELP Program

**Step 1:** Complete the Application Below or at [www.helpfinancial.com](http://www.helpfinancial.com).

Name:
Street Address:
City, State, Zip:
Birth Date:
Best Phone Number to Reach You:
Hospital Account Numbers and Balances, If Known:
Email Address:

**Step 2:** Pick the payment that best suits your budget. Circle the payment option you desire on the previous panel.

**Step 3:** Mail this brochure to:

**Health Central Hospital  
Business Office  
2714 Rew Circle, Suite 200  
Ocoee, Florida 34761**

**HELP Financial**

(800)-752-9613 [www.helpfinancial.com](http://www.helpfinancial.com)