



Pre-Authorization and Financial Clearance Options for Scheduled Services

- For patients with insurance, once a determination has been made to schedule you for surgery, Valley and your physician's office will make every effort to pre-authorize payment by your insurance company and/or assist you in finding other payment sources that you may qualify for well in advance of your procedure.
- If your procedure is scheduled for the next 48 hours and has not yet been authorized by your insurance or you are uninsured, you will need to contact a financial advocate at VMC to request immediate assistance in financially securing your account.

For Patients with No Healthcare Insurance:

You will need to contact us at least 48 hours (or two business days) prior to the date of your scheduled procedure. In addition, you will need to contact or stop by the admitting office to talk with a financial advocate about potential payment options, so your surgery can proceed as scheduled. This will give us time to evaluate the best payment option for you, such as:

- **You may qualify for a 45% uninsured patient prompt pay discount.** Valley Medical Center recognizes the significant financial burden for healthcare services for patients without healthcare coverage. We provide the prompt pay discount to offer uninsured patients a discount that is similar to the discount taken by our contracted insurance carriers.
- **A long term payment plan through a banking partner.** Like any bank loan or credit card, the loan will carry interest. If you elect the bank loan, it's important to make your payments on-time as late fees will apply. For more information please call (866) 714-7648.
- **Enrollment in Medicaid** or other public insurance programs.
- **Financial Assistance and Charity Care:** If you do not qualify for Medicaid, but are unable to pay for all of your care we will ask you for documentation about your financial ability to pay and to determine whether you may be eligible for assistance based on federal poverty guidelines.

To reach a financial advocate, call **425.656 5599**.

If you are coming directly from your physician's appointment and would prefer to stop by, the Admitting offices are located inside the main entrance of the hospital and are available from 8 am – 6 pm Monday through Friday.

Thank you for choosing Valley Medical Center for your care!