

THE GRAND RAPIDS PRESS



HALLOWEEN: FAMILY FUN OR DEVIL'S WORK?

Some churches embrace, others shun the spooky holiday. **C1**

MORE JOBS ON HORIZON?

Study predicts automakers will hire thousands. **B1**

THURSDAY, OCTOBER 27, 2007

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56 PAGES 50¢

FINAL

ROUND ONE



SPORTS

Catholic defeats Agsவில் in playoff
ner, 36-26. **D12**

Hospital offers credit — no interest

SPECTRUM'S ZERO-PERCENT CARD GIVES PATIENTS TWO YEARS TO PAY

BY MARY RADIGAN
THE GRAND RAPIDS PRESS

GRAND RAPIDS — Spectrum Health doesn't want to be in the collection business.

That's why the health care system has come up with a new payment option to help with the burden of high deductibles or medical bills not covered by insurance.

CarePayment is an extended-term, zero-percent credit card with a revolving line of credit. The minimum monthly payments are 4 percent of the highest balance, or \$25, whichever is greater.

"We had an arrangement before where people could take out a loan, but it was interest bearing," said Joseph Fifer, vice president of hospital finance. "But that was like a bad credit card where the minimum payment might not equal the amount of the interest, and that was just not good."

CarePayment is more patient friendly, he said.

Under the old program, only 100 patients signed up. Meanwhile, more than 400 people have chosen the new option since the program began Oct. 1.

"We know that many families are just not prepared to handle an unplanned medical expense like out-of-

pocket hospital costs not covered by insurance," Fifer said. "We want to focus our time and energy on the health needs of our patients, not on a collections process."

Spectrum's program is a partnership with Lake Oswego, Ore.-based Aequitas Capital Management, which offers CarePayment to hospitals nationwide. All patients qualify, regardless of insurance coverage.

No credit check needed

There's no credit check and no application process. Only a valid Social Security number is required, and a patient has up to 25 months to pay off a

bill for any Spectrum-related procedure, surgery or service.

The payment option can be selected at any time during the scheduled service and the card can be used for other Spectrum charges as they arise, as long as the monthly payments are made.

Charges from independent doctors or practices are not covered under Spectrum's CarePayment.

Aequitas Capital Management developed CarePayment to address the financial challenges patients often face, said Steve Wright, Aequitas' senior managing director of health-care markets.

SEE CREDIT, A2

"I'm just glad to get out of the hospital."

— Cameron Young

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beat attitude.

This was evident Friday as
he laughed and joked with

CREDIT CARD CARRIES NO INTEREST

CONTINUED FROM A1

"Whether it's due to higher co-pays and insurance deductibles, or the lack of medical insurance altogether, our critical goal for CarePayment is to provide patients with an easy and affordable way to pay their out-of-pocket expenses," he said.

Saint Mary's Health Care has looked at similar programs, spokeswoman Micki Benz said.

"As a health care perspective, we would look at it under a partnership with our parent company, Trinity Health," Benz said. "There are 12 hospitals across Michigan and several in seven other states, and that may have a little more value to our customer."

While there is no card program at Wyoming-based Metro Health, there are assistance plans available for

a gigantic welcome banner was hung above the family's garage, and a 300-foot roll of yellow plastic tablecloth led

love and support," Kim Young said. "It's a blessing."

E-mail: kking@grpress.com

FACT SHEET

How it works

Here are the details about Spectrum Health's CarePayment credit card:

- Bills from independent physicians or practices are not covered.
- It covers any out-of-pocket expense for hospital services billed through Spectrum Health.
- All patients with a valid Social Security number qualify.
- Minimum monthly payments, with no interest are charged
- Patients have 25 months to pay bill.

Where to go: CarePayment covers all Spectrum-affiliated hospitals, including the Blodgett, Butterworth, Reed City and United Memorial (Greenville) campuses. Services at additional Spectrum facilities will be included as the program is rolled out.

For Information: Call 774-1710 or (800) 968-0145



Spectrum Health

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JOHN DOE
SPECTRUM HEALTH
CarePayment

Available to all: Four hundred people have signed up for the Spectrum Health credit card since it was offered Oct. 1.

E-mail: mradigan@grpress.com

James, I.

Craker said the book isn't a celebrity tell-all, contrary to tabloid reports. It's more of a mother's-eye view of a struggling child who has been thrust into the pop-culture eye.

"Lynne, first of all, is a wonderful person. She is one of the kindest, most decent people, and very down-to-earth," said Craker, who has worked as a freelance entertainment writer for The Press for more than 11 years. "People would be amazed at how normal she is, but she's living in this sort of surreal life at the same time."

The book deal was arranged through a contact with Craker's literary agent. She flew to Nashville in the spring to meet with Lynne, and they hit it off. Craker said she talks to Lynne regularly on the phone.

Craker recently returned from Los Angeles, where she spent time with Lynne and her youngest daughter, Jamie Lynn Spears, star of Nickelodeon's "Zoey 101."

The book — which will be about 200 pages — is a collaborative effort, and the byline will read "Lynne Spears with Lorilee Craker."

Representatives from Thomas Nelson — which

authors and spiritual books by celebrities such as Bill Cosby and Bono — did not return requests for comment.

Craker, 39, has written nine other books, mostly about parenting.

When the "Pop Culture Mom" story broke, tabloids and blogs pegged the book as a tell-all, prompting negative online feedback.

"Looking at how Britney turned out, it should be a how NOT to parent," wrote a reader of the Web site hollyscoop.com.

Craker is quick to point out how celeb-gossip consumers' impression of Lynne Spears, 52, is different from the woman she knows.

"One thing I do want to make clear is that she's not a stage mom," Craker said. "People are so accusatory toward her and so judgmental of her, and it just drives me crazy because I know the real her."

She said the book also would portray Britney in a different light.

"It's the truth, but it's based in love. (Lynne is) a mother and a grandmother to her core. She loves her children and her grandchildren with just enormous devotion."

E-mail: treimink@grpress.com

ges dropped against Pinochet family

ATED PRESS

Chile — A court on Friday dropped corruption charges against former dictator Pinochet's son of his children. The court also ruled that the Pinochet family could not be charged with misuse of state funds because none of them was a government employee.

Court of Ap-
med charges

Fuentes said.

The court said the indictments were fundamentally flawed because the investigative judge failed to question the Pinochet family and former associates before charging them with corruption. It also ruled that the Pinochet family could not be charged with misuse of state funds because none of them was a government employee.

The indictments against

also remains under indictment because he did not file an appeal.

Pinochet's family and associates were indicted Oct. 4 as part of Judge Carlos Cerda's investigation into the former dictator's bank accounts in the United States and elsewhere. Pinochet was under indictment when he died in December at age 91.

The dictator's widow, Lucia Hiriart, two sons and



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