

Patient Financial Services

What you should know about paying for your health care services

Thank you for choosing Hancock County Memorial Hospital for your health care needs. We are committed to providing the highest quality of care and excellent customer service. This concept of care embraces the physical, psychological, spiritual, social and economic needs of those we serve, regardless of race, creed, sex, age or financial status. HCMH attempts to respond to the needs of those we serve insofar as resources and capabilities will allow.

We hope the following information answers some of the questions you may have regarding payment options and programs available to you at HCMH.

INSURANCE

HCMH will submit your bill to your insurance company. **Remember, though, it is ultimately your responsibility to pay for the services you receive at HCMH and our clinics.**

- To help you get the most from your insurance plan, we encourage you to become familiar with your insurance plan's requirements before seeking care. Plans can differ significantly and each patient should understand his/her individual benefits package. Please contact your insurance company at the telephone number on your insurance card if you have questions regarding your coverage.
- It is our policy to copy insurance cards every time you register—that makes it possible for us to keep our records up-to-date and ensure accurate billing.
- If other providers are involved in your care—radiologists, anesthesiologists and pathologists, for example—we will share your billing information with them so they can file with your insurance company as well. Note that services by those providers are billed separately and will not be included in our hospital charges.
- Many insurance benefits include copayments, deductibles, and coinsurance, which are the responsibility of the patient. Please be prepared to pay your portion at the time you receive services.
- If you do not have current insurance cards, or if your visit is due to an accident (or liability) which involves someone else (a third party) payment for the service will be your responsibility until proof of insurance is presented.
- If you do not have insurance, you will be asked to make a minimum payment before you leave the hospital. Our financial counselor is available to discuss payment options.
- Failure to meet your financial obligation could result in referral of your account to an outside collection agency.

MEDICARE

HCMH is an approved Medicare provider and all services are billed to Medicare following federal guidelines and procedures.

Please refer to your Medicare handbook or contact Medicare at 1-800-633-4227 if you have specific questions about Medicare coverage.

Trained counselors from the Senior Health Insurance Information Program (SHIIP), a free, confidential service of the State of Iowa, are available to help with your individual Medicare billing concerns. SHIIP counselors do not sell insurance or promote specific insurance companies, policies, or agents. SHIIP counselors can be scheduled by contacting HCMH.

MEDICAID

HCMH is an approved Medicaid provider. However, please remember that you must be eligible for coverage at the time of service and present your card for the current month. If it reveals that you have any other insurance coverage, you must present that insurance at the time of registration.

For questions on your Medicaid coverage and eligibility, please contact 866-707-3271.

WORKER'S COMPENSATION

If your health care needs are the result of a work-related injury, we will bill your employer or your employer's liability carrier. We will also ask for your health insurance information until Workers' Compensation approves the claim. You are responsible for ensuring that your Workers' Compensation company will cover the services you receive.

PAYMENT OPTIONS

- We accept cash, checks, money orders and cashier's checks.
- We also accept the following major debit/credit cards: Visa, MasterCard and Discover.
- You may mail your payment along with your statement, visit our Business Office, or place your payment in the payment drop box located inside the Atrium doors at our Southwest hospital entrance.
- If you do not have insurance—but meet certain financial qualifications—our financial counselor can help you make other payment arrangements.
 - Patient Financial Assistance
 - Payment Plans
 - Cash Discount

PATIENT ACCOUNT SERVICES

The Patient Account Services staff is available to assist you with any questions you may have regarding your bill from Hancock County Memorial Hospital. You may contact us in person, by phone or fax.

Hancock County Memorial Hospital

641-843-5000 1-800-255-9389

Fax: 641-843-5001

Financial Counselor

641-843-5134

Wellmark/BCBS Billing Specialist

641-843-5133

Medicare Billing Specialist

641-843-5131

Commercial/Medicaid Billing Specialist

641-843-5132

Clinic Billing Specialist

641-843-5139

Director of Patient Financial Services

641-843-5067