

There are so many benefits that come with making a payment for services at the time of your visit.

1. Payments made within 30 days of receipt of your bill receive a 10% discount.
2. Knowing the cost of your medical treatment before you receive them can help you budget for services ahead of time as well as make better informed medical decisions about your health and wellness.
3. There are assistance options available if you cannot make a payment in full. Learning the payment options available to you at the time of service relieves stress and worry when you need to focus on getting well.
4. All services received at HCHC can be estimated for you in our financial counselor's office located in Patient Access or by a Patient Financial Services Clerk.
5. Revenue and savings received by HCHC are reinvested to help operate HCHC and pay for new medical technology or upgrade existing technology. This maintains the facility at the standard in which both you and your family deserve.

## CALL OUR EXPERIENCED FINANCIAL COUNSELORS TO HELP YOU IN YOUR JOURNEY

WE ARE HERE FOR YOU!

TO BETTER SERVE YOU, PLEASE bring the following DOCUMENTS when you meet with our financial counselors:

- COPY OF TAX RETURN OR PAY STUBS
- BANK STATEMENTS FOR THE LAST THREE MONTHS
- COPY OF MEDICAL ASSISTANCE DENIAL LETTER

STILL HAVE QUESTIONS?

NEED HELP FILLING OUT  
A FINANCIAL AID  
APPLICATION?

CALL OUR FINANCIAL  
COUNSELOR AT  
319.385.6163

**YOUR HEALTH AND WELL-  
BEING ARE OUR CONCERN!**

## *A Patient's Guide to Paying for Services*



## FREQUENTLY ASKED QUESTIONS ABOUT PAYING FOR YOUR CARE AT HENRY COUNTY HEALTH CENTER

We understand that paying for medical services can be confusing. Knowing and understanding the cost of your care beforehand can help relieve some stress.

We at HCHC are here to help.

### **HOW DOES THE PAYMENT PROCESS WORK?**

For **SCHEDULED** non-emergency service:

1. We may contact you to verify your information and insurance.
2. We will then create an estimate based upon the information your insurance company has made available to us. This may include your outstanding deductible, any co-payments due at the time of service and an **ESTIMATE** of what the service will cost you (your out-of-pocket expenses).
3. The estimate will be mailed to you and our financial counselor will call to discuss any questions you have and let you know what you will need to bring for payment on the day of the service.

### **WHAT HAPPENS IF I DO NOT HAVE A SCHEDULED APPOINTMENT?**

Unscheduled or “walk in” services are handled when you come in for your service. Estimates can be provided if you would like one. As long as your insurance is up to date and can electronically tell us your deductible, co-pays or out-of-pocket expenses due at the time of your service, the estimate will be as accurate as possible.

### **WILL I KNOW MY PORTION OF THE BILL FOR AN ELECTIVE PROCEDURE OR SERVICE?**

Yes. You may ask the Patient Access Clerk for an estimate of your elective procedure at the time of your service. HOWEVER...

1. Elective services may require a prior approval from your insurance company. It is in your best interest to make sure that you ask your practitioner if prior approval is needed!
2. Any services that have not been processed by your insurance company may effect your estimate. We will do our best to get you the most accurate estimate of the cost of your services as possible.

### **WHAT IF I NEED HELP PAYING MY BILL?**

We understand that deductibles, co-pays and medical bills can be difficult to pay. If you need help, call our financial counselors at 319-385-6163 to see if you may qualify for financial assistance. If you do not qualify for financial assistance our staff will put you in touch with someone in Patient Financial Services who will discuss a payment plan option that best suits your needs.

### **WHAT IF I COME TO THE EMERGENCY ROOM?**

The top priority of HCHC’s Emergency Department is to care for you or your family and help you through a critical situation. **NO** patient will be denied treatment due to inability to pay. You will be assessed by medical staff prior to any information being gathered about payment. We can provide you your cost information for emergency services if you would like to make a payment at the end of your visit.

### **WHEN IS MY PAYMENT DUE?**

1. Initial payments (co-pays, deductibles) are due at the time of service.
2. You can receive a 10% discount IF you pay in full within 30 days of receipt of your billing statement.
3. Cash, credit cards (VISA, MasterCard, Discover), and checks are accepted.
4. Always ask for a receipt of your payment for your own records.

You may also log on to our patient portal at [www.hchc.org](http://www.hchc.org) to make a payment online as well as view your medical records. Follow the instructions provided there.

