

## What Covenant Clinic will do for you:

- We will treat you with dignity and respect.
- We will bill your health plan on your behalf. If you have more than one health plan, we will bill additional carriers.
- We will send you regular, easy-to-read statements showing the balance that is due from you.
- We will ensure you will have access to a financial counselor or customer service representative to answer billing questions or assist you with payment issues.
- We provide answers to frequently asked billing questions and an explanation of our billing statement is on our web site at [www.covhealth.com](http://www.covhealth.com).

## Your billing responsibilities and what you can do to help us:

- Provide us with complete health insurance information and bring your health insurance and prescription cards to your visit.
- Please understand and comply with the requirements of your health plan by knowing your benefits, obtaining proper authorization for services, submitting referrals, or completing a coordination of benefits form as your health plan may require.
- Please respond promptly to requests you may receive from your health plan.
- Please call us with an questions or concerns you have regarding your bill.
- Please bring any co-payments or balances due at the time of your visit.

## Birth of a child

- Prior to birth, contact the patient registration department to provide insurance information. This is essential for insurance verification and authorization to occur.
- Prior to birth, contact your insurance company to notify them of the impending delivery.
- Within 30 days following the birth, you must notify your insurance company of the birth to have your child(ren) added to your insurance policy.

## Payment information

Covenant Clinic will bill your insurance program and any supplemental insurance program if you provide us with this information at the time of scheduling, pre-registration or at your appointment check-in. You are responsible for paying any deductibles, co-payments and amounts not covered by your insurance program.

## Personal responsibility for balances not covered by insurance

Payment for services that are not covered by insurance are expected to be paid in full by you at the time of service. Since we may not know actual charges before your visit, we may ask you to bring payment with you based on estimated charges. Or, we may request a deposit if an estimate is not available. You are welcome to pay with cash, check, money order or credit card (Visa®, MasterCard®, or Discover®).

## Payment options and other discounts

Covenant Clinic policy is to ask for payment of your account balance at the time of service. If the balance is not paid at the time of service you will need to pay in full when you receive a billing statement from us. If you are a self-paying patient or have a personal financial situation that may require special payment arrangements, you are eligible to be considered for a discount under our discount guidelines or Community Care program in effect at the time of your bill. Please feel free to contact our customer service department at 319.272.1599 or 877.643.9413 between the hours of 8:00 AM and 5:00 PM, Monday through Friday.

## Community Care program

If you receive medically necessary care and show financial need, but do not qualify for other financial assistance programs, you may apply for financial assistance through our Community Care program. Applications are available by contacting our customer service department or financial counselor at 319.272.1599 or 877.643.9413 between the hours of 8:00 AM and 5:00 PM, Monday through Friday.

## Independent physician bills

You may receive separate billings from independent physicians involved in your care including radiologists, emergency room physicians, pathologists, anesthesiologists and others. These physicians may or may not participate in all insurance networks. Please talk with your insurance provider for network provider and coverage information. If you have any questions regarding your physician bills, please call the phone number listed on the billings you have received from them.



Thank you for choosing Wheaton Franciscan Healthcare and our Covenant Clinic for your health care services.

Covenant Medical Center and its affiliated physician network, Covenant Clinic, have been designated by Medicare as “Hospital-Based” organizations. As a Medicare recipient, this designation affects the way your account is billed to Medicare. Wheaton Franciscan Healthcare is committed to providing exceptional and compassionate health care services, including billing Medicare on your behalf for physician services rendered.

If you have questions regarding Hospital-Based billing, please feel free to contact us at the numbers provided within this brochure.

We hope that the information provided within this brochure helps answer questions or concerns you might have about our billing process and what payment options are available to you. Please feel free to contact our staff at any time with questions.

## Thank you for choosing

Wheaton Franciscan Healthcare  
– Covenant Clinic for your health care needs. When it comes to your health, or the health of a loved one, Covenant Clinic’s mission is to provide exceptional and compassionate health care service, from doing what we can to help you through any medical crisis, to making sure that your visit meets your expectations, to ensuring that your insurance company is billed correctly. And be assured that no one will be denied emergent or urgent care based on their ability to pay.

### Mission, Vision and Values

#### *Our Mission*

Covenant Clinic is committed to living out the healing ministry of the Judeo-Christian tradition by providing exceptional and compassionate health care service that promotes the dignity and well being of the people we serve.

#### *Our Vision*

Our health ministries will be recognized in each community we serve for superior and compassionate patient service, clinical excellence, as the health care employer of choice and preferred partner of physicians.

#### *Our Values*

Respect, Integrity, Development, Excellence, Stewardship

### Registration and Appointments

#### *Covenant Clinic*

8:00 AM to 5:00 PM, Monday-Friday

#### *Independent Physician Offices*

Please see specific physician office phone numbers listed in the local telephone directories.



## PAYMENT FOR SERVICES

751 Main Street, Arlington  
226 Bluebell Road, Cedar Falls  
516 Division Street, Cedar Falls  
501 Clark Street, Dysart  
3562 Lafayette Road, Evansdale  
105 S Walnut Street, Fairbank  
1094 220th Street, Jesup  
601 Highway 218 North, LaPorte City  
129 8th Avenue, SE, Oelwein  
501 Main Street, Reinbeck  
309 South Cherry, Shell Rock  
200 Walnut Street, Traer  
602 7th Avenue, SW, Tripoli  
200 East Ridgeway Avenue, Waterloo  
2055 Kimball Avenue, Waterloo  
2710 St Francis Drive, Waterloo  
2750 St. Francis Drive, Waterloo  
217 20th Street, NW, Waverly