

What you need to know

Thank you for choosing Wheaton Franciscan Healthcare. When it comes to your health, or the health of a loved one, Wheaton Franciscan Healthcare's mission is to provide exceptional and compassionate care. From doing what we can to help you through any medical crisis, to making sure that your visit exceeds your expectations, to ensuring that your insurance company is billed correctly. And be assured that no one will be denied emergency or urgent care based on their ability to pay.

What Wheaton Franciscan Healthcare 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 plans.
- We will send you regular, easy-to-read statements showing the balance that is your responsibility.
- 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.
- Answers to frequently asked billing questions and an explanation of our billing statement are on our web site at www.covhealth.com.

Your billing responsibilities – please do your part to help:

- Provide us with complete health insurance information and bring your health insurance and prescription cards to your visit.

- Comply with the requirements of your health plan by understanding your benefits, obtaining proper authorization for services, submitting referrals or completing a coordination of benefits form as your health plan may require.
- Respond promptly to requests that you may receive from your health plan.
- Call us with any questions or concerns you have regarding your bill.
- Bring any co-payments or balances due at the time of your visit.

Payment information

Wheaton Franciscan Healthcare will bill your insurance plan and any supplemental insurance plan 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 co-payments, deductibles, co-insurance, and any amounts not covered by insurance. If your account balance is not paid at the time of service, you will need to pay in full when you receive the billing statement from us. If you have a situation that may require special payment arrangements, please contact our Customer Service Department.

Uninsured patients and Community Care

If you do not have insurance, you will automatically receive a discount for medically necessary services. You may be eligible for a larger discount under our Community Care financial assistance program. To learn about the guidelines for applying, please contact our Customer Service Department or financial counselors.



Customer Service Department/ Financial Counselors

HOSPITAL BILLS

319.272.0044 or 800.728.0159 between the hours of 8:00 AM and 5:00 PM, Monday through Friday.

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.

Personal responsibility for balances not covered by insurance

Payment for elective services, such as cosmetic surgery, which 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®).

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.

Independent physician bills

You may receive separate billing statements from independent physicians involved in your care at Wheaton Franciscan Healthcare facilities, including radiologists, emergency room physicians, urgent care 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 independent physician bills, please call the telephone numbers listed on those statements.

Important note

Certain locations that are not part of the main hospital campus provide outpatient services as a department of the hospital. These services are generally covered under hospital outpatient benefits. Your co-payment, coinsurance or deductible may vary depending on your insurance plan benefit. You may have different deductibles for hospital services and physician office visits. Please discuss your plan coverage and options with your insurance benefit specialist.

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Mission

Wheaton Franciscan Healthcare 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.



Covenant Medical Center
Sartori Memorial Hospital
Mercy Hospital



PAYMENT FOR SERVICES