

Mercer County Hospital understands that a visit to the hospital can be a stressful experience and that the financial aspect of the services can also add to that anxiety. The Patient Financial Services Department will try to alleviate some of the financial concern by providing you as much information as possible prior to your visit and throughout the billing process.

Pre-registration & Admission

Pre-registration services are available for all surgical patients. Patients are encouraged to pre-register for surgical services. We request this be completed at least 24 to 72 hours prior to your scheduled services so that Mercer County Hospital may verify insurance coverage and benefits. Pre-registration may be obtained by calling or stopping by the Admitting/Registration desk in the main area of the hospital.

When you come to the hospital for a test or to be admitted, please bring the following:

1. Photo ID
2. Your current insurance information for every visit
3. Insurance Cards

Co-Payments & Deductibles

Mercer County Hospital is contractually obligated by insurance providers to collect co-pays, deductibles or other amounts deemed to be the patient's financial responsibility. These amounts should be paid prior to, or at the time of service. Mercer County Hospital will bill all insurance plans that the patient has provided to Patient Financial Services; however, the patient is ultimately responsible for all deductibles, co-

payments, or other amounts deemed to be the "Patient's Financial Responsibility."

Payment Options

Mercer County Hospital accepts cash, checks, Visa and Master Card. Payments may be made in person at the desk located in the Admissions/Registration area. Credit card payments may also be made over the telephone by calling the Patient Financial Services at (309) 582-3717.

Payment Plan – Account balances are due upon receipt of your statement, however MCH does offer three payment plan options:

1. Payment in full;
2. The account balance divided into three monthly payments; or
3. Special personalized payment plan based on the patient's current financial situation. The personalized plan extends monthly payments over a longer period of time.

Insurance Eligibility & Financial Authorizations

Mercer County Hospital will verify your insurance eligibility and seek authorization for services on your behalf to the best of its ability; however, it is ultimately the patient's legal responsibility to ensure that authorizations are arranged in advance of the services. MCH will schedule services that have not yet been authorized; however, the service may be cancelled or rescheduled if authorization is not approved.

Patient Financial Responsibility - Payment Plans

All patients may request a payment plan to assist in meeting their financial obligation to MCH. (Co-pay, deductible, and uninsured balances). For more information, please call (309) 582-3717 or visit the Patient Financial Services Director located at the Admitting/Registration area.

Billing & Collection

MCH accepts Medicare, Medicaid, Worker's Compensation, and most health insurances. MCH also participates in a broad range of health maintenance organizations (HMOs). Check with your insurance company to verify in-network participation.

Financially Qualified Patient & Charity Care Programs

As you anticipate hospitalization, tests or procedures, Mercer County Hospital wants you to be aware of our various financial assistance programs in the event you have concerns about paying for your medical care. All of our financial assistance programs have eligibility requirements. MCH may discount your bill and/or help you make payment arrangements based on your household income.

Eligibility for Charity Care

Patients who do not have health insurance, Medicaid, or Medicare and/or patients who have insurance and whose medically-related, out-of-pocket expenses exceed a set percentage of their annual family income may qualify for financial assistance.

Steps to Take Before Discussing Eligibility Qualifications

- Call (309) 582-3717, or visit the Director of Patient Financial Services, located in the Admitting/Registration area, to discuss eligibility.
- Submit a completed Financial Assistance Application along with requested documentation of income.
- Charity Care applies only to treatment and services provided by Mercer County Hospital and Medical Associates Clinic. Physicians and other providers' fees are the sole responsibility of the patient.

Medicaid Program

Medicaid assistance program applications are available. To obtain an application, please contact the Director of Patient Financial Services at (309) 582-3717, or visit the Admitting/Registration area.

Uninsured Patient Discount

Uninsured patients who do not qualify for Charity Care discounts or the state Medicaid program are eligible for an uninsured patient discount. If you register as an uninsured patient, you are eligible for discounted services. Please visit with one of our Patient Financial Services staff to determine your specific discount amount. If it is determined that you have health insurance, this discount is not applicable. For more information, please contact Patient Financial Services at (309) 582-3717 or visit the Admitting/Registration area.

Hospital Charges

Because every patient requires individual treatment, it is difficult to predict the exact charges for the services you will receive. You

may request an estimate of charges for your procedure from the Patient Financial Services office; please call (309) 582-3717 for assistance.

Physician Charges

Charges for care provided by MCH affiliated physicians and practitioners will be included in your Mercer County Hospital bill. Charges by your physician, surgeon, radiologist, pathologist, and other professionals that are separate entities from MCH will not be included on your MCH bill; therefore you should expect separate billing from those providers.

Emergency Department

If the emergency department physician determines additional specialty expertise is needed to properly care for you and you do not have an existing relationship with a MCH physician, a physician will be assigned to you for your follow up care. Please note that your assigned physician may or may not be contracted with your insurance plan. It is your responsibility to determine whether the physician is within your insurance coverage.

Please note: Emergency care will never be delayed or withheld on the basis of your insurance or ability to pay.

CONTACT INFORMATION:

For any account questions or concerns, please feel free to contact the Business Office at:

**Patient Financial Services
(309) 582-3717**

**Hospital Business Office
(309) 582-3497**



Registration, Financial Responsibility & Insurance Information

Patient Financial Services Department

"A Tradition of Compassionate, Quality Care – Close to Home"