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 MercyOne 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 deductible for hospital services and physician office visits. Please discuss your plan coverage and options with your insurance benefit specialist.

Thank you for choosing MercyOne. When it comes to your health, or the health of a loved one, MercyOne’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 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:

MercyOne serves with fidelity to the Gospel as a compassionate healing ministry of Jesus Christ to transform the health of our communities.

Our Vision

MercyOne will set the standard for a personalized and radically convenient system of health services.

Our Unified Values

Commitment to the Poor

We stand with and serve those who are poor, especially the most vulnerable.

Compassion

Solidarity with one another, capacity to enter into another’s joy and sorrow.

Excellence

Preeminent performance, becoming the benchmark, putting forth our personal and professional best.

Justice

We foster right relationships to promote the common good, including sustainability of the Earth.

Stewardship

We honor our heritage and hold ourselves accountable for the human, financial and natural resources entrusted to our care.

Reverence

We honor the sacredness and dignity of every person.

Payment for Services
What You Need To Know

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What MercyOne 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 MercyOne.org.

Your billing responsibilities:

- 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 forms 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

MercyOne 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, deductible, 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. If you do not have insurance, you will automatically receive a discount for medically necessary services.

Community Care Program

If you receive medical care and need help with your medical bills, our Community Care program which is based on family size and income may be able to help.

To learn more about the program, or to apply:

- Call one of our financial counselors at 319-272-0044 or 1-800-728-0159.
- Stop and visit with our financial counselors at Waterloo Medical Center anytime Monday - Friday, 8 a.m.–4:30 p.m.:
  - Cashier window at MercyOne Waterloo Pharmacy – enter through the Clinic entrance (off St. Francis Dr.) and turn right. The pharmacy is on the left.
  - Find an application and our policy at MercyOne.org/financialassistance.
  - Ask for a copy of our Community Care application and policy sent to you in the mail by calling a financial counselor at the number above.
  - Once we receive your application, it can take up to 10-15 business days to be approved for Community Care assistance.

If you are approved for the Community Care program, you will not be charged more than the amounts typically billed for emergency or other medical care.

This information is available in Spanish and Bosnian on request.

Customer Service Department/Financial Counselors

HOSPITAL BILLS
319-272-0044 or 800-728-0159 between the hours of 8 a.m. and 4:30 p.m., 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.