

Emergency Services

All emergent patients will be treated and/or admitted to Jefferson County Health Center (JCHC) regardless of their ability to pay for services.

Medicare and Commercial Insurance

Jefferson County Health Center will submit a claim for services to Medicare for you. Any deductible and/or co-insurance amounts will be submitted to the supplement insurance. If you do not have a Medicare supplement insurance, deductible and/or co-insurance amounts due will be payable following the payment schedule outlined in the Private Pay section of this brochure.

Jefferson County Health Center submits claims to insurance companies on your behalf if the proper insurance information is provided.

JCHC expects payment or an explanation of benefits (EOB) from your insurance company within 45 days of filing the insurance claim. After 45 days the patient or guarantor is responsible for payment. The amount(s) due will be payable following the payment schedule outlined in the Private Pay section of this brochure.

For questions regarding your insurance, please refer to the General Information on the back of this brochure for your individual insurance specialist's contact information.

Private Pay

Patients with no insurance are classified as private pay. All balances due after insurance has paid are also considered private pay. Jefferson County Health Center expects payment in full at the time a balance is determined to be private pay. However, if the customer is unable to make payment in full, the following payment arrangements are offered:

- Balance up to \$250- Payment in full within three months. For monthly payment amount, divide the balance by 3.
- Balance \$251 to \$500- Payment in full within six months. For monthly payment amount, divide the balance by 6.
- Balance \$501 to \$1000- Payment in full within twelve months. For monthly payment amount, divide the balance by 12.
- Balance over \$1,000- Special arrangements with Patient Account Services (641-469-4301).

Payment options

It is Jefferson County Health Center's intention to provide as much assistance as possible to help you pay your account in full in a timely manner.

JCHC accepts the following:

- Cash
- Check
- Visa
- MasterCard
- Discover
- American Express
- Bank Debit Cards
- E-Pay*

*E-Pay will allow you to have your monthly payment taken directly out of your bank account. To initiate E-Pay go to the *Pay Bills* portion of our website, contact Accounts Receivable at (641) 469-4211, or stop by our main Registration area.

Financial Assistance

JCHC provides financial assistance to those who qualify. Financial assistance guidelines are based on Poverty Income Guidelines that are released annually by the federal government. The current guidelines are:

Family Size	100%	80%	60%	40%	20%	0%
1	\$12,140	\$15,175	\$18,210	\$21,245	\$24,280	>\$24,280
2	\$16,460	\$20,575	\$24,690	\$28,805	\$32,920	>\$32,920
3	\$20,780	\$25,975	\$31,170	\$36,365	\$41,560	>\$41,560
4	\$25,100	\$31,375	\$37,650	\$43,925	\$50,200	>\$50,200
5	\$29,420	\$36,775	\$44,130	\$51,485	\$58,840	>\$58,840
6	\$33,740	\$42,175	\$50,610	\$59,045	\$67,480	>\$67,480
7	\$38,060	\$47,575	\$57,090	\$66,605	\$76,120	>\$76,120
8	\$42,380	\$52,975	\$63,570	\$74,165	\$84,760	>\$84,760
For each additional person, add:	\$4,320	\$5,400	\$6,480	\$7,560	\$8,640	>\$8,640

Note: Once you have qualified for our Financial Assistance your application will be good for (6) six months at which time you will need to resubmit with more current information.

If you believe you would qualify for financial assistance, contact our Financial Counselor at (641) 469-4311 for assistance or stop by our main Registration area.

General Information

The Business Office hours are: 8:00 a.m. through 4:30 p.m. Monday – Friday. We can assist you with your insurance/ statement questions, take a payment, or set up payment arrangements.

Our main Registration area is located just inside the front entrance. This area is open 6:00 a.m. – 7:00 p.m. weekdays, and 6:00 am – 4:00 pm Saturdays. Payments are accepted during these hours.

Insurance: To provide you with more individualized attention, we have divided our insurance specialists based on the beginning letter of the patient's last name.

**A-D ~ (641) 469-4212
E-K ~ (641) 469-4230
L-R ~ (641) 469-4228
S-Z ~ (641) 469-4312**

If you have questions about private pay accounts or financial assistance, contact Financial Counselor at (641) 469-4311.

If you have other concerns regarding policies or procedures, contact our Business Office Manager at (641) 469-4309.



Jefferson County
Health Center

FINANCIAL SERVICES

P.O. Box 588
Fairfield, IA 52556
(641) 472-4111
www.jeffersoncountyhealthcenter.org

Thank you for selecting Jefferson County Health Center for your healthcare needs.

It is our mission to provide safe high quality healthcare services to the people and communities we serve.