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 coinsurance 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.

Self Pay

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

Balances up to \$250 are divided into three equal payments.

Balances \$251 to \$500 are divided into six equal payments.

Balances \$501 to \$1,000 are divided into twelve equal payments.

Balances over \$1,000- Special arrangements with Patient Account Services (641) 469-4301.

Platinum Financing

This is an outside financial institution which makes no interest payment arrangements directly with the patient through the GreenState Credit Union. This no interest option is for any arrangements within 24 months based on the application process. There are other interest-based options as well. To apply call (641)469-4311 or go to our website at <u>www.jeffersoncountyhealthcenter.org</u>, patients tab, pay your bill online, apply now.

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 or set up automatic monthly credit/debit card payments please call Patient Account Representative (641) 469-4301.

Financial Assistance

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

Family Size	100%	90%	60%	40%	20%	10%
1	\$12,880	\$19,320	\$25,760	\$32,200	\$38,640	\$45,080
2	\$17,420	\$26,130	\$34,840	\$43,550	\$52,260	\$60,970
3	\$21,960	\$32,940	\$43,920	\$54,900	\$65,880	\$76,860
4	\$26,500	\$39,750	\$53,000	\$66,250	\$79,500	\$92,750
5	\$31,040	\$46,560	\$62,080	\$77,600	\$93,120	\$108,640
6	\$35,580	\$53,370	\$71,160	\$88,950	\$106,740	\$124,530
7	\$40,120	\$60,180	\$80,240	\$100,300	\$120,360	\$140,420
8	\$44,660	\$66,990	\$89,320	\$111,650	\$133,980	\$156,310
For each additional person	\$4,540	\$6,810	\$9,080	\$11,350	\$13,620	\$15,890

Once you qualify for our assistance, your application will be good for six months, at which time you will need to resubmit a new application with current financial information.

If you believe you would qualify for financial assistance, contact our Financial Counselor at (641) 469-4311 or billing@jeffersoncountyhealthcenter.org for assistance.

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. Please call the Patient Account Representative at (641) 469-4301 or billing@jeffersoncountyhealthcenter.org

Our main Registration area is located just inside the front entrance. This area is open 5:30 a.m. - 7:00 p.m. weekdays, and 7:00 am - 3:15 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 other concerns regarding policies or procedures, contact our Business Office Manager at (641) 469-4309.



Jefferson County Health Center

FINANCIAL SERVICES

2000 S Main St 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.