



PRICE STATEMENTS

Our Financial Counselors can provide you with a cost estimate for your specific test or procedure once your doctor has given us the procedure code. We work to give you as accurate a cost estimate as possible. However, actual charges can change based on your individual needs.

CO-PAYMENTS/ DOWN PAYMENTS

We will ask you to pay co-payment amounts and/or a down payment for services provided before you leave the hospital. If your test or procedure is not medically necessary and will not be covered by your insurance, you will be asked to pay the estimated price at that time. You will be billed for any remaining balance.



HOW TO CONTACT A FINANCIAL COUNSELOR

If you have any questions regarding your bill after your visit, please contact the Iowa Health – Des Moines Billing Office at:

515-362-5111

or toll free

1-888-343-4165



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FOR YOUR INFORMATION

Payment Policy and Financial Assistance



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PAYMENT OPTIONS AND PROGRAMS

At Iowa Health – Des Moines, which includes Iowa Methodist Medical Center, Iowa Lutheran Hospital and Blank Children's Hospital, we want you to understand the different financial assistance programs available to you. You may call a Financial Counselor at any time to learn more.

- **Iowa Methodist Medical Center and Blank Children's Hospital: 515-241-6277**
- **Iowa Lutheran Hospital: 515-263-5608**

If you want to meet with a Financial Counselor, feel free to make an appointment. Our regular business hours are Monday through Friday, 8 a.m. to 4:30 p.m.



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If you have insurance...

We will submit your bill to your insurance company for payment. However, you are responsible to make sure your bill is paid in full. It is also your responsibility to be aware of any exclusions, benefits, co-payments and deductibles outlined in your insurance plan. We will copy your insurance card each time you register at the hospital to make sure our records are up-to-date.

Medicare Patients

If you are a Medicare patient, you will not be asked to pay co-payments or deductible amounts at the time you receive care. However, after we have received payment from Medicare and any supplemental insurance, you will receive a bill for any remaining balance.

We are required to bill Medicare following specific guidelines and procedures, which include:

- Asking a series of questions to help us decide whether Medicare should be listed as the primary or secondary insurance. These questions must be reviewed each time you register at the hospital to make sure our information is up-to-date and correct.
- We are also required to make sure that any test or procedure ordered by a patient's physician is medically necessary. If Medicare does not consider the test or procedure necessary, you will be asked to sign a form agreeing to pay for the test or procedure.

Medicaid Patients

If you have Medicaid, you must be eligible for coverage at the time of service and present a card for the current month. If your Medicaid card shows you have any additional insurance, you must also present that insurance card at the time of registration.

If you do not have insurance...

A Financial Counselor can help you to determine if you qualify for any of the following programs.

Title 19 – If you meet the rules for Title 19, a Financial Counselor may send you to a Medicaid Specialist. This person can answer your questions, and help you fill out an application.

Financial Assistance – If you are not able to pay for all of your bill, you may qualify for financial assistance. The amount of assistance you receive will depend on:

- Household income,
- Number of dependents, and
- Assets.

Prompt Payment Discount – If you do not have insurance, you will receive a 20 percent payment discount if your bill is paid in full within 60 days. You will receive a 10 percent discount if your bill is paid in full in six months.

Payment Arrangements – If you do not qualify for Title 19 or Financial Assistance, you will be asked to make payment arrangements with a Financial Counselor. The amount you pay on a monthly basis for your account will be based on the balance of your bill and the time listed in our guidelines.

Guaranteed Bank Loan – If you can not pay the balance of your bill within 12 months or the bill is more than \$500, you may apply for a guaranteed bank loan. This option gives you up to five years to repay your loan, at a very competitive interest rate.