

POINT-OF-SERVICE PAYMENT

Many patients appreciate knowing what their estimated financial obligations will be before health care services are provided or at the time services are received. Not only does this enable them to make more informed health care decisions, but it also enables patients and their loved ones to focus on getting well instead of worrying about what their financial obligation might be.

As a result, Mercy has begun a Point-of-Service Payment program to inform patients of their estimated financial obligations in advance of scheduled procedures (such as planned surgeries or scheduled tests) and before other services are provided (such as unplanned tests or procedures). Patients are encouraged to pay their hospital bill at the time of service or pay a portion of their bill and set up a flexible payment plan that meets their needs.

If you have health insurance, Mercy's Financial Services representatives will work with your insurer(s) to verify benefits and determine your estimated liability based on your policy's deductibles, co-payments and/or co-insurance obligations. Your estimated liability is what you will be responsible for paying in advance or at the time of service. If you cannot pay the entire amount, you may set up a payment plan.

If you do not have health insurance, Mercy will estimate your financial liability based on the costs of the health care services you will receive. For more information about determining these costs, please call Mercy's Financial Counseling Department at (515) 247-3174. Financial counselors will also be able to help you set up a flexible payment plan or apply for financial assistance.

FREQUENTLY ASKED QUESTIONS

Q: *Can I find out how much my bill will be before treatment?*

A: One of Mercy's Financial Services representatives will be able to provide you with an estimate of the expected cost of your hospital services. To speak with a financial counselor, please call (515) 247-3174.

Q: *Will I be asked to make a payment when I come to Mercy?*

A: Depending on the type and amount of your insurance, you may be asked to pay your deductible, co-pay or co-insurance at the time of service or discharge. Our policy is to accept your payment or help you make payment arrangements at admission or before you leave the hospital.

Q: *How can I pay?*

A: Mercy accepts cash, checks and most major credit cards.

Q: *What if I can't pay my entire bill at once?*

A: Mercy's Financial Counseling Department will be happy to work with you to set up a flexible payment plan or apply for financial assistance.



A member of Mercy Health Network

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Payment Options and Financial Assistance



Excellence.
Every Day in Every Way.™

We believe receiving health care is a basic human right.

At Mercy Medical Center, we are proud to help our community by making excellent health care accessible to everyone. To ensure we are able to continue to meet this vital need, employ highly skilled health care professionals and acquire the latest life-saving medical technology, we rely on receiving payment from our patients and their insurance companies.

We understand, however, that many patients may not have insurance or may have difficulty paying for health care services. As a result, we have a variety of payment options and financial assistance programs available to help you meet your payment obligations.

Please read this brochure for more information and, if you have any questions or concerns, do not hesitate to ask to speak to one of our trained financial counselors.

PAYMENT OPTIONS

Mercy Medical Center accepts assignment on Medicare, Medicaid, commercial or group insurance and assignable liability coverage. We also accept payments by cash, check and most major credit cards.

We understand that the need for health care and hospital services is often unplanned and patients may not have sufficient insurance or financial resources to pay their entire bill right away. As a result, Mercy offers a number of flexible payment plans designed to help you pay your charges over a specified period of time.

For more information or to design a payment plan that will work for you, please call Mercy's Financial Counseling Department at (515) 247-3174.

FINANCIAL ASSISTANCE

Please be assured that your treatment at Mercy Medical Center is never based on whether you have health insurance or the ability to pay.

If you think you will need to take advantage of one of our financial assistance programs, please let us know. We will help you fill out an application (which will ask you to provide certain financial information) and help you determine if you are eligible for federal, state or county government health care assistance. You may also be eligible for Mercy's "Fulfilling the Mission" assistance program or other sources of financial help that can pay all or a significant portion of your hospital bill.

To seek financial assistance or set up a payment plan, please call one of our trained financial counselors at (515) 247-3174.

To speak with a financial counselor, please call:

(515) 247-3174