

INSURANCE CLAIMS

Your health insurance policy is a contract between you and your insurance carrier. As a courtesy to you, the Hospital will bill your insurance carrier and allow 120 days from receipt of bill for payment. If payment is not received, we will look to you for full payment of charges.

FINANCIAL ASSISTANCE

St. Joseph's Hospital will help to secure financial assistance to those who qualify. It is Hospital policy to grant charity care for those individuals who are unable to pay for services and meet the financial guidelines of our Charity Care Program. Anyone seeking assistance may contact Credit Services to seek assistance in qualifying for alternative funding or to apply for charity care.

ADDITIONAL INFORMATION

You will receive a complete, itemized bill, upon request, for services you received while you were a patient at St. Joseph's Hospital. This does not include the professional fees of physicians and consultants your physician may have requested, such as:

- Pathologist
- Anesthesiologist
- Radiologist
- Other consultations your physician may have requested

Charges for these services will be billed to you by the appropriate physicians.

CREDIT SERVICES

St. Joseph's Hospital is dedicated to providing quality medical care. To assure you of quality care and in order for St. Joseph's Hospital to have financial resources to serve the community needs, standard policy and procedures will be followed.

We are always available to answer your financial questions regarding your Hospital bill. If you have questions regarding your bill or need assistance in paying your bill, contact Credit Services at (715) 726-3477 or (715) 726-3443.



2661 County Highway I
Chippewa Falls, WI 54729

www.stjoeschipfalls.com

An Affiliate of Hospital Sisters Health System

01120435

An equal employment opportunity employer
functioning under an affirmative action plan.

**Your choice. Your Voice.
Ask for St. Joseph's Hospital.**

ABOUT YOUR HOSPITAL BILL



WHEN YOU ARE ADMITTED

Please present your complete insurance information and card upon admission. Cards for private insurance, Medicare and Medical Assistance are requested to insure proper handling and prompt payment from your carrier.

WHILE YOU ARE HOSPITALIZED

You may be visited by a representative of the Hospital's Credit Services. They will discuss your financial ability to pay your Hospital bill and will discuss your medical insurance coverage.

WHEN YOU ARE DISCHARGED

All deductibles, private room charges and any amounts not covered by insurance are to be paid upon discharge, unless other arrangements have been made.

If you receive take-home medications not covered by insurance, you will receive a Hospital bill.

AFTER DISCHARGE

After the physician has completed the medical record of your Hospital stay and there has been sufficient time to process your account, we will submit your bill to your insurance carrier.

PAYMENT ARRANGEMENTS

If you do not have insurance or if you anticipate difficulty paying your account, contact the Credit Services upon admission or at the time of discharge.

HOSPITAL POLICY

Hospital bills are to be paid in full within 30 days from receipt of statement. A payment plan can be set up to help you pay your charges.

If you do not pay your financial obligation or fail to contact Credit Services a collection agency will contact you.

If you cannot comply with the agreed upon financial arrangement, it is your responsibility to contact Credit Services at (715) 726-3477 or (715) 726-3443.

WORKER'S COMPENSATION

Your worker's compensation claim will be filed after we have verified that payment will be made through your employer.

ACCIDENTS AND INJURIES

Medical expenses incurred as a result of a motor vehicle accident or a public liability are your personal responsibility. We will not become involved in disputes arising from these claims. We will, however, assist you with filing your claim.

MEDICARE CLAIMS

The Hospital will submit your bill to Medicare for you. Charges not covered by Medicare will become your personal responsibility; examples of these are deductibles, co-insurance, take-home medications and private room charges. The Hospital will also submit your bill for supplemental insurance if applicable.

MEDICAL ASSISTANCE CLAIMS

For the Hospital to bill Medical Assistance, you must present your current identification card, along with the proper billing information. State regulations determine which procedures require prior approval. These requirements must be complete before the Medical Assistance program will pay your claim. Therefore, except in emergency situations, prior approval must be obtained before admission to the Hospital.