

Billing and Collection Policy

Obligation to the Community

In order to provide our community with state of the art, yet cost effective healthcare, Hammond-Henry has an obligation to collect for services rendered in a timely, efficient manner. Patients or their guarantors will be responsible for the total charges incurred during their hospital stay. As a courtesy to the patient, the hospital will bill up to three designated insurance companies if proper documentation is received at the time of service.

Usual & Customary Allowances

In some cases your hospital bill is not covered in full by your insurance company. We want our patients to be aware of the fact that they are responsible for any balance due after the insurance payment. This balance includes provisions set by your insurance company such as co-payments, deductibles and "usual and customary" allowances.

You & Your Insurance Company

The policy held by you and/or your employer is a contract between you and your insurance company. If you are not familiar with your insurance coverage, we ask that you discuss the policy with your employer or insurance company before changes are incurred. Remember, some policies require precertification and second opinions prior to service.

Self Pay Admissions

All self pay admissions must contact Patient Accounts on or before discharge. We will gladly help you should you request our assistance. The hospital is unable to finance long term payment arrangements. As a courtesy, payment plans can be arranged through Health Care Billing Services, Inc. for up to 6 months. If you have any questions, please call our Financial Counselor at (309) 944-9120.

Financial Assistance

The hospital has several programs to assist patients with demonstrated financial need. These are in addition to the State Medicaid program. If you feel you may qualify for some assistance, please call our Financial Counselor at (309) 944-9120.

Patients with Insurance

Our Patient Accounts Office sends statements on all private pay accounts and accounts with balances that are due after insurance has paid. Payment is due in full upon receipt of statements. We are unable to finance long term payment arrangements. As a courtesy, payment plans can be arranged through Health Care Billing Services, Inc. for up to 6 months. If you have any questions, please call our Financial Counselor at (309) 944-9120.

Auto Insurance/Other Liability

The following is Hammond-Henry Hospital's policy on auto accidents and other liabilities:

Medicare Covered Patients

Medicare requires the hospital to bill your other third party insurance carrier / auto insurance prior to billing Medicare. You must supply your billing information to the Patient Accounts Office. If a lawsuit is in process, we will need a letter from your attorney stating the case is pending. If the case will be prolonged (more than 180 days) we will bill Medicare for reimbursement. You will then be responsible for any remaining balances. We are unable to hold accounts any longer than 6 months. We will extend payments per the above policy under "PATIENTS WITH INSURANCE".

Non-Medicare (all others)

To assist our patients, we will bill your health insurance or other insurance per information provided by you. Accounts cannot be held pending settlement of a lawsuit. We will extend payments per the above policy under "PATIENTS WITH INSURANCE". Liens and letters of protection will not be accepted in lieu of payments. Should you have any questions on this policy or any other policy stated above, please call Patient Accounts and speak with our Financial Counselor. She will gladly assist you in any way possible.