

Important Patient Financial Information



We're here. For you.

FHN



Thank you for choosing FHN for your healthcare needs. We are committed to the success of your care and treatment. Please understand that payment of your bill helps us provide the care you expect. Our staff is here to be of assistance to you and your family. We are here to help answer your questions.

Patient Account Representatives

After reading this brochure, if you have questions, FHN Patient Account Representatives are available to assist you. These representatives are located at the FHN Family Healthcare Center – Stephenson Street, Harlem Avenue, Kiwanis Drive, Highlandview Drive and in the Atrium at FHN Memorial Hospital. To contact an FHN Patient Account Representative in the Central Business Office, please call 815-599-7950 or toll-free 877-720-1555.

Methods of Payment

We accept cash, checks, Visa, MasterCard, Discover and American Express. We also accept credit card and check payments by phone.

When is Payment Due

Payment is due at the time of service. Our reception staff will request your payment for any co-payment, coinsurance and previous balances that are due to FHN at the time of your visit.

FHN Financial Assistance

As part of our mission, FHN provides necessary medical care to the patients of FHN's area without discrimination in regard to ability to pay. The Assisted Care Program exists to provide financial assistance to those who qualify. This program may assist in the reduction of your medical bills at FHN. You may apply at any FHN location or by calling **815-599-7997 or toll-free 866-417-0541.**

Patient Statements

Patient Statements are mailed monthly. Hospital charges and physician charges will appear on separate statements. **Prompt payment is expected following receipt of your statement.** If you have any questions regarding your bill or need an itemized bill, please contact an FHN Patient Account Representative at **815-599-7950 or 877-720-1555.**

Insurance

In order for us to successfully submit your claim to your insurance company, we need complete information and a copy of your insurance card presented at each visit. Bring all cards if you are covered by more than one policy. If you are unable to provide us with your insurance card or we are unable to verify your coverage, you will be responsible for payment in full at the time of service.



Medicare

We are participating Medicare providers. Patients are responsible for all coinsurance amounts, non-covered services and annual deductibles. Payment is expected following receipt of your billing statement.

Healthcare and Family Services (formerly known as Illinois Medicaid) All Kids, Illinois Healthy Women and Illinois Family Care

Your current card *must* be presented at each visit. Co-payments and payment for non-covered services are due at the time of service.

Tricare Standard (formerly known as Champus)

We are Tricare Standard participating providers. Patients are responsible for any cost-share, non-covered services or deductible amounts. Please be advised that we are NOT Tricare Prime providers.

HMO's and PPO's

It is your responsibility to verify a physician's participation in your insurance plan prior to making an appointment. If your plan requires a referral for ANY service outside of your Primary Care Physician's (PCP) Office, you must coordinate this with your PCP. This will allow you to obtain the necessary information and authorization for your visit. Please understand that if you fail to obtain the necessary referral and authorization requirements, your insurance carrier may not pay for your visit. We comply with your insurance company's rules and cannot generate a retroactive referral. Payment for co-payments, deductibles and non-covered services are due at the time of service.

Workers' Compensation or Accident Related Claims

Workers compensation claims will be filed to your employer or their insurance company. Workers' compensation claims must be paid within 60 days. If your workers' compensation services are not paid within 60 days and you have other health insurance coverage, we may bill them. If a workers' compensation claim is disputed or in review by the Illinois State Workers' Compensation Commission, we will ask you for updates on your claim. Any unpaid/undisputed balance will be your responsibility.

All Other Insurance

Your policy is a contract between you and your insurance company. As a courtesy, we will file a claim on your behalf. However, if your insurance does not pay within 45 days, you will be responsible to pay the balance of the unpaid charges and follow-up with your insurance directly.

Insurance Benefit Questions

We strongly encourage you to thoroughly review and understand your health insurance benefits. Should you have questions about your coverage, please contact your employer for a copy of your *Benefits Guidebook*, or call your insurance company directly.

Usual and Customary Fees

Considerable care has been taken in setting our fees. The charges reflect the complexity of care, skill and expertise required for your care. Any amounts not paid by your insurance company will be your responsibility to pay in full. Charges for services rendered may vary from visit to visit depending on the level of care rendered by your provider.

Collection Policy

When you register for services at FHN, you sign an agreement with us which states that you understand it to be your full responsibility to pay for the services rendered regardless of the type or amount of health insurance you carry. You also consent for us to directly bill your insurance carrier. We expect that you will meet this payment obligation and pay your bill in full. **Sometimes there are unusual circumstances that make payment difficult. In such cases, please contact an FHN Patient Account Representative about special payment arrangements or to learn about our Assisted Care Program.** If it becomes evident after 90 days that a patient does not intend to cooperate with FHN's efforts to settle the obligations, a collection agency and/or legal counsel may be used to settle the debt. If your account is sent to a collection agency, your access to our physician offices may be suspended. *However, no one will be refused care in our Emergency Department.*

Returned Checks

A fee will be assessed for all checks returned unpaid. This fee will be automatically charged to your account when your check is returned from the bank. Checks may no longer be accepted as a form of payment if we receive returned checks from your bank.



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FHN Central Business Office
815-599-7950 or
toll-free at 877-720-1555