

Financial Services

The Business Office Staff of Schuyler County Hospital District welcomes you to our facilities. Your health and well being are our primary concern. We hope the information provided in this brochure answers your questions about our services, policies, and procedures.

We are sure you realize as much as we do, that the cost of healthcare has gone up. We have done, and will continue to do, our best to keep your cost down. At the same time, we are sure that you will be prompt and considerate in meeting your obligations to our facilities.

We know from experience that hospital bills can be complex. We are doing our best to make the billing system easier to understand. If you would like to talk with someone about your bill, or need assistance filling out your insurance forms, our Business Office personnel will be happy to assist you.

The Business Office is open from 8:00 a.m. through 4:30 p.m., Monday through Friday, to handle your insurance claims, payments, and questions. You may contact them at 217-322-4321 and ask for the Business Office.

You Should Know

Schuyler County Hospital District will not become involved in disputes arising from personal injury claims, such as automobile accidents, falls on a grocery store aisle, or other liability situations. We will be happy to provide the necessary billing information and copies of your Medical Records (with proper consent from you); however, full financial responsibility for our services always rests with you and payments must be made according to the guidelines outlined in this brochure.

Schuyler County Hospital District will not become involved in family disputes arising from situations of divorce, custody, or other matters. Schuyler County Hospital District is not a party to any divorce decree or separation papers you may have and is not bound by the terms of that document.

Should an overpayment on your account occur, we will investigate the nature of the overpayment and make a refund to the appropriate party. If the refund is to go to you, we will apply it to any other account balances you may have outstanding and will then refund any remaining balance to you.

Thank you for choosing Schuyler County Hospital District. We appreciate the opportunity to serve you.



Financial Services Guide



Schuyler County Hospital District
238 South Congress Street
Rushville, IL 62681
217-322-4321
www.cmhospital.com

Schuyler County Hospital District Patient Billing Information

Medicare

Schuyler County Hospital District will submit your claim for services with Medicare and will submit claims to one Medicare supplemental insurance company for any deductibles and/or co-insurance that may be due from the patient. If there is no Medicare supplemental insurance, any deductible and/or co-insurance that may be due from the patient will be payable following the payment schedule outlined in the Self Pay Section of this brochure.

Commercial Insurance

Schuyler County Hospital District will bill up to two insurance companies on your behalf if you have furnished the necessary insurance information. Regardless of the type of insurance coverage you have, you are ultimately responsible for payment of your medical bills. Although we will bill on your behalf and make all reasonable efforts to obtain payment from your insurance; if they reject the claim or delay payment, we will look to you for payment in full.

Once your insurance has paid on your account, you will receive a billing summary from us indicating the balance due from you. This balance is due and payable by you when you receive it. If at any time you wish to have an itemized bill, please contact us.

You may pay your account by cash, check, or credit card. Payments can be arranged as outlined in the Self Pay Section.

Self Pay

Self pay is defined as accounts for patients with no insurance, as well as balances after insurance has been paid, that are the patient or guarantor's responsibility.

Schuyler County Hospital District expects payment in full when the balance is determined to be a self pay account. If the customer is unable to make payment in full, the following payment arrangements are offered.

Balance	Minimum Mo. Payment
Under \$150	Balance
\$150.01 - \$1000	Balance divided by 12 (minimum of \$25 per month)
\$1,000.01 - \$2,500	Balance divided by 24 (minimum of \$50 per month)
\$2,500.01 - \$5,000	Balance divided by 36 (minimum of \$75 per month)
\$5,000.01 or more	Balance divided by 36 (minimum of \$150 per month)

As an incentive to, and to aid the customer in paying their account balance in full, Schuyler County Hospital District will offer a 10% discount for payment in full within 30 days of receipt of the first statement to accounts with no insurance.

It is Schuyler County Hospital District's intention to provide as much assistance as possible to help you pay your account in full in a timely manner. A collection fee, of a minimum of 22%, will be added to all accounts turned over to a collection agency.

Uncompensated Care

Schuyler County Hospital District recognizes our responsibility to provide uncompensated care to those that qualify. Uncompensated care guidelines are based on Poverty Income Guidelines that are released annually by the federal government. Approval is based on family size and income alone. The current guidelines are:

2020 INCOME GUIDELINES

Family Size	Maximum Income	200%
1	12,760	25,520
2	17,240	34,480
3	21,720	43,440
4	26,200	52,400
5	30,680	61,360
6	35,160	70,320
7	39,640	79,280
8	44,120	88,240

- Add \$4,480 for each additional person

SCHEDULE FOR REDUCING CHARGES

% Above Poverty Guidelines	% of Charity Allowed	% Due from Patient
0% - 25%	100%	0%
26% - 40%	80%	20%
41% - 60%	60%	40%
61% - 80%	40%	60%
81% - 100%	20%	80%
Over 100%	0%	100%

If you believe you would qualify for uncompensated care, please contact our Business Office Manager at (217) 322-5278 for assistance.