

Frequently Asked Questions:

What is the policy?

The policy explains that satisfactory financial arrangements must be made in advance of non-emergent tests or procedures. Financial assistance will be made available to uninsured and underinsured patients. Options include:

- Self pay discount
- Deposit with payment plan option
- Interest free and interest bearing loans
- Assistance through Apollo Health Services in applying for Medical Assistance through the State of Illinois
- Christian Assistance

What is the reason for the policy?

In order to continue the mission of our hospital we need to become fiscally responsible for the care that we provide.

Who do I contact if I am a patient?

To assist you with your financial needs, you may contact one of our Financial Counselors at 618-234-2120 extension 2920 or 2936, Monday through Friday 8:00 am to 5:00 pm.

What are the ramifications to the patients?

If no satisfactory arrangements for payment can be made the procedure, test or treatment in question will not be scheduled. The ordering physician will be notified by the Case Manager or Social Worker and arrange a referral to the Southern Illinois Health care Foundation; a federally funded health clinic.

St. Elizabeth's Hospital is part of the Hospital Sisters Health System.

As a mission-based organization, it is our desire to connect with all who seek care, healing and hope. That we might help meet your needs better, St. Elizabeth's Hospital participates in most government and commercial insurances plans. For peace of mind, as you prepare for your appointment with us, we invite you to contact us to discuss payment arrangements if you are not part of an insurance plan. Our colleagues will work with you to ensure you receive quality care with compassion.

For questions regarding insurance coverage or payment plans, you can reach one of our Financial Counselor at 618.234.2120 ext. 2920 or 2936.

This brochure is designed to highlight important financial information for patients and is not a full description of all financial information related to St. Elizabeth's Hospital.



St. Elizabeth's Hospital

211 South Third Street
Belleville, Illinois 62220

phone 618/234/2120
web www.steliz.org



Important Financial Information For Our Patients



St. Elizabeth's Hospital

An Affiliate of Hospital Sisters Health System

Financial Policy

Co-payments, Deductibles and Co-Insurance identified during the insurance verification process will be collected at the time of service.

Unpaid prior balances will be collected at the time of service.

Financial assistance will be made available to uninsured patients.

Insurance Verification

The process during which St. Elizabeth's Hospital contacts your insurance plan to verify your eligibility, coverage and benefits.

Financial Counseling

The process during which St. Elizabeth's Hospital will talk with you about your insurance coverage and other financial matters related to your care. Our Financial Counselor will work with you to be sure that you receive the care you need and that you have a clear understanding of your financial responsibilities.

Private Pay

Payment in full is expected at the time of service unless other arrangements have been made.

Uninsured patients will have the opportunity to meet with our Financial Counselors prior to receiving care for the purpose of discussing financing matters. This may include applying for eligibility for charity care.

Forms of Payment Accepted

Cash

Money Order/Cashier's Check

Credit/Debit Card (Visa, MasterCard, Discover)

St. Elizabeth's Hospital accepts Medicare and Medicaid. In addition, we are contracted with and included in the networks of several commercial payers (list available upon request). If your insurance is not contracted with St. Elizabeth's Hospital, all charges not covered by your plan will be your responsibility. Any co-pay or deductible amounts are expected to be paid at time of service.

St. Elizabeth's offers several options for our uninsured patients including:

Self pay discount

Deposit with payment plan options

Interest free and interest bearing loans

Assistance through Apollo Health Services in applying for Medical Assistance through the State of Illinois

Christian Assistance

Payment Options

Payment in full is expected at time of service for uninsured patients unless other arrangements are made. St. Elizabeth's Hospital offers a charity program for patients who meet certain income guidelines. Patients may qualify for up to 100% discount of charges. A charity application may be obtained from any registration area or from one of our Financial Counselor or may be mailed to you. Patients will be asked to provide documentation to support information supplied in the application.

Self pay and uninsured patients must complete one of the listed options prior to scheduling their elective procedures.

Thank you for choosing St. Elizabeth's Hospital for your healthcare needs.

**If you have questions about any of our financial programs, or need to make financial arrangements prior to your scheduled procedure, please call one of our Financial Counselors:
618.234.2120 ext. 2920 or 2936.**

For billing questions, please contact our billing office at 618.234.8600.