

# Financial Assistance Policy

MercyOne is committed to providing care, treatment and services to all who come to us based on medical necessity. This assistance is not based upon the individual's inability to pay, whether services would be made under Medicare, Medicaid, or CHIP; and the individual's race, color, sex, national origin, disability, religion, age, sexual orientation, or gender identity.

## Financial Assistance Policy

- Financial help is provided based on your income. This is defined using [Federal Poverty Level guidelines](#).
- If you earn 200% or less of the Federal Poverty Level guidelines you can get a full discount. It applies to medically necessary services.
- If you earn between 201% and 400% of the Federal Poverty Level you may get a partial discount.
- MercyOne will not charge qualifying patients more than the Medicare discount rate.
- Your copays, coinsurance, and deductibles may get discounts. You can qualify for aid if you earn less than 400% of the Federal Poverty Level.
- If you are facing catastrophic costs, you may get discounts. This occurs when your medical expenses for the past 12 months are over 20% of your household income. The discount may also include your copays. It can also include coinsurance, and deductibles.

Elective services such as cosmetic surgery are not eligible for financial assistance.

To apply for financial assistance, complete and submit the application. The MercyOne Financial Assistance Policy and Application are available on the hospital's webpage:

[Financial Assistance Centerville, Iowa \(IA\), MercyOne Centerville](#). You may also request a free copy of the policy and application by visiting, mailing, or calling the place you received care. Contact information for financial assistance can be found in Appendix A.

The MercyOne Financial Assistance Policy, Application and Plain Language Summary are translated into other languages and are available by contacting the hospital or Patient Financial Services department listed above.

## Provider List

A list of Providers delivering emergency or medically necessary care in the hospital facility, who are covered by the hospital's Financial Assistance Policy, is available online or upon request.

## Short-Term and Long-Term Payment Plans

If you cannot pay your share you may qualify for short or long-term payment plans. Trinity Health's short-term payment plan is interest free. Patients must pay balances within one year. You can get a long-term interest-bearing plan if you can't pay the total balance within one year.

## Patient Financial Services

Financial counselors are available to help you. They will assist you in completing financial assistance applications. This will determine what aid is available. This includes assessing eligibility for Medicaid.

You may contact a financial counselor at the place where you receive care. The financial counselor can help determine if you qualify for financial help. Financial counselors can also provide free copies of the Financial Assistance Policy, Application, and Plain Language Summary.

## Appendix A

<b>Health Ministry</b>	<b>Mail the completed application and other papers to:</b>	<b>Phone Number</b>	<b>Fax Number</b>
Cedar Falls	MercyOne Attention: Credit Department 3421 West 9th Street, Waterloo, IA 50702	319-272-0044 or 1-800-728-0159	319-272-5757
Centerville	MercyOne Centerville Attention: Financial Counselor 1 St. Joseph Drive, Centerville, IA 52544	641-437-3559	641-548-5203
Clinton	MercyOne Clinton Medical Center Attention: Patient Financial Services 1410 N. 4th St., Clinton, IA 52732	563-244-5678	563-244-3523
Des Moines / West Des Moines	Patient Business Service Center 20555 Victor Pkwy, Livonia MI, 48152	734-343-3065	313-334-3271
Des Moines Clinic	MercyOne Medical Group 405 SW 5 <sup>th</sup> Street Ste E, Des Moines, IA, 50309	515-643-2519	515-358-7294
Dubuque	MercyOne Dubuque Medical Center Attention: Financial Assistance 250 Mercy Dr, Dubuque, IA 52001	563-589-8913 or 563-589-9066	563-589-9029
Dyersville	MercyOne Dubuque Medical Center Attention: Financial Assistance 250 Mercy Dr, Dubuque, IA 52001	563-589-8913 or 563-589-9066	563-589-9029
Newton	Patient Business Service Center 20555 Victor Pkwy, Livonia MI, 48152	734-343-3065	313-334-3271
New Hampton	MercyOne North Iowa Medical Center Patient Access Attention: Financial Counselor 1000 4th Street SW, Mason City, IA 50401	641-428-3029 or 641-428-7824	641-428-7886
North Iowa (Mason City)	MercyOne North Iowa Medical Center Patient Access Attention: Financial Counselor 1000 4th Street SW, Mason City, IA 50401	641-428-3029 or 641-428-7824	641-428-7886
Oelwein	MercyOne Attention: Credit Department 3421 West 9th Street, Waterloo, IA 50702	319-272-0044 or 1-800-728-0159	319-272-5757
Primghar	MercyOne Siouxland Attention: Benefit Advocates PO Box 3168, Sioux City, IA 51101	712-957-2300	712-957-0030
Siouxland	MercyOne Siouxland Attention: Benefit Advocates PO Box 3168, Sioux City, IA 51101	712-279-2323	712-279-2769
Waterloo	MercyOne Attention: Credit Department 3421 West 9th Street, Waterloo, IA 50702	319-272-0044 or 1-800-728-0159	319-272-5757