

Financial Assistance:

Windom Area Hospital is proud of its public mission to provide quality care to all who need it, 24 hours a day, 7 days a week, 365 days a year. We provide financial assistance to patients based on their income, assets, and needs.

It is important that you let us know if you will have trouble paying your bill; federal and state laws require all hospitals to seek full payment of what they bill patients. This means we may turn unpaid bills over to a collections agency, which could affect your credit status.

In addition to your hospital bill, you may also receive a separate bill from other providers such as the physician or clinic providing test interpretation (EKG, EEG Radiology, Pathology). Our financial assistance program relates only to the care provided by, and therefore the bill from, Windom Area Hospital.

For more information, please contact the Patient Account Manager in our Business Office by calling (507) 831-2400, (507)427-2700, or 1-800-720-1501. We will treat your questions with confidentiality and courtesy.

Windom Area Hospital offers a discount to charges for uninsured Minnesota residents with a household income of less than \$125,000 per year. See our Assistance for Uninsured Patients brochure for more details.

Payment Options:

1. Cash, checks, money orders are accepted.
2. Visa, Mastercard, Discover and American Express are accepted. For your convenience and protection, you may pay by credit card as follows:
 - Call our office at 507-831-2400 or 800-720-1501
 - Visit us online at:
www.windomareahospital.com
 - To protect your credit card information, we no longer suggest sending credit card payments via mail.
3. Payment Plans – Our Patient Account Representatives must ensure that financial arrangements are equitable with the hospital's payment policies, and we may ask for specific information relative to your current financial situation in order to better determine payment arrangements based on your ability to pay. Windom Area Hospital is a municipally owned hospital, dependent upon your prompt payment for services rendered.

Business Office hours:

Monday- Friday
8:00 a.m. to 4:30 p.m.



Windom Area
Hospital

2150 Hospital Drive • Windom, MN 56101
507-831-2400 or 507-427-2700

Payment Policies



Windom Area
Hospital

"Dedicated to health"

A Message From Your Health Care Provider

Windom Area Hospital is striving to make the filing of hospital medical claims as easy and efficient as possible. We understand that receiving medical care at a hospital can be a time of anxiety and concern for you and your loved ones. It is our goal to simplify the paperwork process, so that you have one less thing to worry about.

Pre-Certification

Many insurance and employer health plans require that certain hospital procedures be pre-certified. Pre-certification requires the plan member to telephone the pre-certification group prior to hospital admission and report actual admission date, condition or illness cause, attending physician and expected length of stay. Emergency admissions generally allow a 24-hour grace period. Most plan identification cards list a toll free number to call.

Failure to pre-certify may result in substantial reduction in your benefits. Please check your plan card and booklet or contact your claims administrator. Patients will assume financial responsibility if your insurance company is not contacted.

General Information

Charges will vary depending on the services provided. You will receive a statement from the billing department advising you of the status of your account.

Our charges are for hospital rendered services and those provided by the ER doctors and anesthetists. You will be billed separately by the physicians who administered your care, including any outreach physicians.

Individual/Group Insurance:

As a courtesy to our patients, we will bill your insurance, if all the information provided to us is correct. We will need to review your insurance card(s) at every visit to verify our records. Since your insurance policy is a contract between you and your insurance company, you are ultimately responsible for your bill.

Some insurance companies require authorization for specific procedures performed in an outpatient setting. It is the responsibility of the patient/responsible party to know their insurance policy and call for authorization, or the claim will be processed at a low benefit level.

Medicare:

Windom Area Hospital will submit your hospital claims to Medicare. Please bring your insurance card(s) to the hospital at every visit so we can verify our records. For your convenience the appropriate hospital claims will also be sent to your Medicare supplemental insurance. You will be notified of your financial responsibility after Medicare payment has been made. Notice: Medicare does not cover self-administered drugs. You will be billed for drugs that were or could have been self-administered.

Medicaid/UCare/Blue Plus:

Medicaid/UCare/Blue Plus requires that you provide the hospital with a current copy of your Medicaid/UCare/Blue Plus Eligibility Card. We will submit claims to Medicaid/UCare/Blue Plus and you will be notified of any non-covered services copays and/or spend down amounts for which you are financially responsible.

Worker's Compensation:

Hospital services incurred resulting from a worker's compensation injury must be reported to your employer, and your employer must complete a First Report of Injury. If you fail to follow the appropriate steps to file a worker's compensation claim with your employer, you will be billed and responsible for hospital charges.

Liability:

Even though there may be a claim against another person or company, it is your responsibility to notify the appropriate person or business of your possible liability claim with them. You may have given your health insurance information at the time you requested services. However, we cannot file this claim to your health insurance carrier without a payment or denial from the responsible third party or insurance carrier. Medicare recipients must exhaust all other payment options before Medicare will accept responsibility for any bills. Medicare also requires providers to notify them of the liability claim, even if no charges are due to Medicare. You are responsible to ensure that Windom Area Hospital is paid regardless of pending, disputed, or litigated claims.