







BILLING PROCESS

If you have insurance, we directly bill your insurance company first. Once your insurance company has reviewed the claim and we have received the payment, you may receive a bill from Shenandoah Medical Center for the remaining portion. If you do not have insurance, we bill you directly.



Visit **smchospital.com/billing** to pay online at your convenience via credit/debit card or checking account.



Call **712.246.7201** Monday - Friday from 8:00 a.m. to 4:30 p.m. to make your payment by credit/debit card.



Mail payments to: Shenandoah Medical Center Attn: Business Office 300 Pershing Ave. Shenandoah, IA 51601

SPECIALTY CLINIC BILLING

When visiting our Specialty Clinic, you will receive two separate bills from the following:

- The physician for professional services provided
- Shenandoah Medical Center for the facility fees

PATIENT RESPONSIBILITY

Your patient responsibility will be requested at time of registration. The patient responsibility is a deposit towards the care you will be recieving.

CO-PAYMENTS

A co-payment is the amount payable by the patient towards each visit to the doctor or ER room. Some plans may require a co-payment for each outpatient visit as well. Depending on your insurance plan, a co-payment may be requested up front at the time of your visit.

DEDUCTIBLE

The amount that must be paid out-of-pocket before the insurance company will pay for medical services.

CO-INSURANCE

After deductibles and co-pays are met by the patent, the insurance pays a percentage of the covered charges, such as 80%. The 20% that is the patient's responsibility, is the co-insurance.



We understand billing and collections for healthcare may be confusing, and we are committed to providing our patients with the assistance they need to meet their payment obligations of their medical services.

Patients with limited to no insurance coverage may qualify for our **Charity Care Program.** If you do not qualify for our Charity Care Program, we do have payment plan options available.

To view our financial assistance policy, please visit our website at **smchospital.com/financial-assistance.**

PATIENT FINANCIAL COUNSELOR

Our patient financial counselor is happy to assist you with all your billing, insurance and financial needs regarding your medical services. To learn more about how our patient financial counselor can assist you, please call **712.246.7201** to make an appointment.