KEARNEY COUNTY
HEALTH SERVICES

Thank you for choosing Kearney County Health Services as your Healthcare Provider. Our mission is to provide exceptional family-centered care while strengthening the health and well-being of our community. We hope you are satisfied with your experience and continue to choose us for your future healthcare needs.

Many times, the billing side of healthcare can be very confusing. Below is some information regarding our financial policies that can hopefully answer some of the questions you may have regarding the billing and payment of your healthcare services.

Insurance

- As a courtesy, KCHS will bill all insurance companies including Medicare, Medicaid, and secondary insurances
- If your insurance cannot be verified the bill will become your responsibility
- Any co-insurance, deductibles, spend-downs, and non-covered items that are not paid by your insurance will become your responsibility
- Many insurance plans require prior authorization or preapproval before receiving certain procedures and services. Our Prior Authorization Team and Business Office can assist with obtaining prior authorization and understanding your insurance coverage and limits. However, it is your responsibility to understand your plan's benefits and requirements. Prior authorization or verification of benefits does not guarantee payment by your insurance company. You may be responsible for amounts not covered by your plan, subject to applicable laws and our agreements with your insurance company

Billing

- When the balance due becomes your responsibility, you will receive a bill from KCHS
- Depending on the services received at our facility, you may also receive separate bills from other providers or facilities, for example, a radiology provider or a reference laboratory. These providers will bill for their professional services, such as reading and interpreting an x-ray or analyzing a lab specimen.
- If you received a bill and feel that you have received it in error please contact us immediately so that we may discuss the issue. If we do not hear from you and if we do not receive payment within one-hundred twenty (120) days from the date of dismissal your account will be referred to an outside collection source.

Payment

- KCHS accepts cash, checks, Health Savings Account (HSA), Flexible Spending Account (FSA), and credit/debit cards for payment
- Co-pays are due at the time of service. If co-pays are unknown a minimum of $30 is due at the time of service.
- If you are unable to pay your balance in full, KCHS does accept scheduled monthly payment plans. Contact our Business Office at 308-832-3400 ext. 2724 to establish a payment plan. Below are our payment plan guidelines:
    - Balances under $100 – Payment in full
    - Balances $100.01 - $300 – Payment arrangements of 3-6 months

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- Balances $300.01 - $750 – Payment arrangements of 4-9 months
- Balances $750.01 - $1,500 – Payment arrangements of 6-16 months
- Balances $1,500.01 - $3,000 – Payment arrangements of 9-18 months
- Balances $3,000.01 - $5,000 – Payment arrangements of 18-30 months
- **A minimum of $50 Is required as part of an active payment plan**

- If your account is more than one-hundred twenty (120) days past first statement with no communication or payment plan established, you will be subject to collection proceedings, including but not limited to, an outside collection agency, small claims court, an attorney, or other source or collection.

- If you have accounts with a combined balance of $3000 or more self-pay and bad debt for Outpatient and Clinic Services, you must be on an established payment plan. If there is no attempt to establish any kind of payment arrangement, you may be subject to dismissal from our Outpatient and Clinic Services.

- If you are unable to pay, we do have a financial assistance program available to those who qualify. If you are interested in applying for financial assistance, please contact our Business Office at 308-832-3400 ext. 2721.

We hope this helps answer some of your questions regarding billing and payment of your healthcare services. If you have any other questions or need clarification on any of the above information, please feel free to call us at 308-832-3400 ext. 2721.

Again, thank you for choosing Kearney County Health Services