



EASTERN IOWA SLEEP CENTER

A PARTNERSHIP

UNITY POINT-ST. LUKE'S HOSPITAL
MERCY MEDICAL CENTER
PHYSICIANS' CLINIC OF IOWA

FINANCIAL POLICY SUMMARY

Eastern Iowa Sleep Center (EISC) is a partnership of UnityPoint St. Luke's Hospital, Mercy Medical Center and Physicians' Clinic of Iowa that provides the Cedar Rapids community and surrounding areas with sleep services on a referral basis. EISC's permanent establishment is in Cedar Rapids, IA, USA.

Understanding our financial policy is an important part of your health care. The policy is established to assist in understanding payment of your medical services.

Patient Responsibilities

You must bring your current insurance card(s) with you for each appointment for accurate billing of your service. Out of date or wrong insurance information will delay the time it takes to process your medical claim.

All co-pay and/or out of pocket expenses are to be paid at the time of service.

Cancellations or No Show within 24 hours of the appointment may be subject to a \$75.00 fee.

EISC Responsibilities

EISC collects co-pays at the time of service. Our participation with insurance carriers requires us to collect these fees.

EISC will bill your insurance carrier as a courtesy to you. Your insurance coverage is between you and your insurance. It is the insurance carrier that makes the final determination on your eligibility and benefits. Failure to provide complete insurance information may result in patient responsibility for the entire bill.

Prior Authorization

If your insurance carrier requires a prior authorization for scheduled services, you are responsible for notifying EISC in advance of your visit. Your referring provider can work

on your behalf to obtain authorization for you. Failure to obtain a prior authorization may result in your appointment being rescheduled or you may be billed for all fees if you do not have a prior authorization.

Payment for Service & Refunds

Contracted, private and government insurance claims will be filed. Once your insurance pays, you will be billed any remaining amount that your insurance company requires you to pay. Out of network insurance may leave additional out of pocket expenses to the patient.

Uninsured or self-paid (no insurance) patients may be required to pay a portion of the fees on the day of your visit. A good faith estimate will be provided in accordance with the No Surprise Billing Act. Please inquire about financial assistance and payment arrangements before your visit.

Minor patient billing will be sent to the parent or guardian. In the event of divorce or separation, the adult with whom the child lives will be billed. However, both parents are responsible for the minor's medical bills to be paid in full.

Refunds from patient over payments will be refunded to the patient once the credit is verified and transactions that caused the over payment are complete.

Billing Statements

A statement will be sent each month for the balance on your account. If after insurance, a patient balance is due, the responsible party should mail the payment in full directly to the address on the invoice or on the EISLEEP.COM website BillPay. If 30 days after the generation of the first patient's due statement is not paid, a second statement will be sent, and the account is considered over-due. If you cannot pay the balance in full, please contact our billing office to set up arrangements. They are available Monday-Friday 8am-5pm at (319) 558-4017. Unpaid balances that are 90 days old, with no payment plan established, may be sent to an outside collection agency. EISC reserves the right not to schedule a future appointment until the balance is paid in full or a payment plan is established. Returned checks are subject to a \$35.00 fee added to your account.

Financial Assistance

EISC will work with individual patients on an as-needed basis to determine the patient's eligibility for financial assistance.

To discuss payment arrangements or to make a payment over the phone, please contact our billing department at (319) 558-4017 or the EISC office at (319) 362-4433.

Payments can also be made online at eisleep.com.

Payment may be mailed to our office at 275 10th Street, Suite 3330, Cedar Rapids, IA 52403.

6/11/2024

