

Financial assistance

Lakes Regional Healthcare Avera has a financial assistance policy. If you meet certain requirements and are unable to pay your bill, you may qualify for a discount. Lakes Regional Healthcare Avera is committed to providing charity care to people who have health care needs and are uninsured, underinsured, ineligible for a government program or otherwise unable to pay for medically necessary care based on their individual financial situation.

Payment arrangements are available when arranged in advance with a financial counselor. Payment plans require that a payment be remitted each calendar month. Visa, MasterCard, Discover and automatic bank withdrawal options are accepted for your convenience. **Payments may also be made online at Avera.org/lakeshealth**



Lakes Regional Hospital

2301 Highway 71 S.
P.O. Box AB
Spirit Lake, IA 51360-0159
712-336-1230

Lakes Regional Community Health Center

2301 Highway 71 S.
P.O. Box AB
Spirit Lake, IA 51360-0159
712-336-8709

Lakes Regional Ambulance Service

2301 Highway 71 S.
Spirit Lake, IA 51360-0159
Call 911 for emergencies.

Dickinson County Public Health

712-336-2682

Avera.org/lakeshealth

Welcome

Lakes Regional Healthcare, An Avera Partner, thanks you for the opportunity to provide your health care needs. In order to better serve you, this brochure outlines the hospital's financial policies. Lakes Regional Healthcare Avera's patient accounts staff is available to assist you with all of your billing questions.



Price estimates

A price range for various hospital services will be quoted upon request to help with financial planning. Please understand these quotes are only an estimate and may vary based on the individualized care received.

Billing procedures

Each visit is billed separately except treatment that is more than one visit, such as outpatient therapy visits. An itemized bill will be provided upon request by calling 712-336-8700, ext. 1230.

Physicians bill their fees separately from the hospital. Additional bills from the radiologist, surgeon, family care physician, anesthetist and pathologist may be received. However, if treated in the Emergency Department by a contracted physician, the hospital and physician bills will both be billed by the hospital. Statements are sent once insurance claims have been processed. Payments of all charges are due upon receipt, unless prior arrangements have been made.

Insurance

An insurance card should be brought to the hospital at each visit. The hospital will verify coverage and billing addresses. Insurance will be billed when complete information is provided. If an explanation of benefits from the insurance company is not received within 45 days of receiving services, it is recommended that the insurance company is contacted by the patient.

If unsure of insurance benefits and precertification requirements, the insurance company should be contacted. Insurance requirements and benefits do change.

Third parties will be billed, such as automobile or liability claims. However, Lakes Regional Healthcare Avera does not accept assignment on these claims. The patient is responsible for all charges incurred.

Medicaid and Medipass patients must bring their eligibility card to each visit. The hospital participates in Medicaid from Iowa, Minnesota and South Dakota. Other out-of-state recipients are responsible for paying their own account.

Collection

Failure to make appropriate arrangements on an account may result in collection activities, including written notices from a collection agency, telephone calls from a collection agency or legal action.

Patient account information

Medicare:

712-336-8700, ext. 8784

Medicaid:

712-336-8761

Insurance:

712-336-8700, ext. 1175

Payment plan/financial assistance:

712-336-8700, ext. 1174

Payment on account:

712-336-8700, ext. 1310

Home health care:

712-336-8709

Patient registration fax:

712-336-8634

Business Office fax:

712-336-8621

Financial counselor fax:

712-336-6691

Business Office hours

Monday – Friday • 8 a.m. – 4:30 p.m.