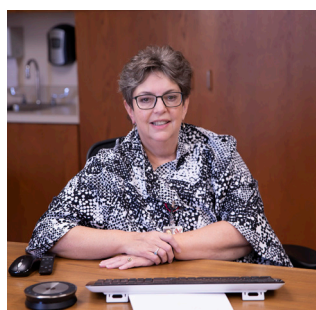




## Message from the Administrator



A new year always seems like a good time to start a healthier lifestyle plan. Part of that plan should be to increase your health literacy. Healthcare consumers need to know more about their health insurance plans, their healthcare options, and need

to take a leadership role in managing their care. Fortunately, Nemaha Valley Community Hospital staff can help make this process an easier task for our patients and their family members.

First let's start with your health insurance. Do you know why we ask for copies of your insurance card each time? It is because patients change insurance plans on a regular basis. They might change jobs or retire. Whatever the reason these changes happen throughout the year. You would be surprised how many times a patient forgets they have had a life altering event, like marriage, retirement, or changed jobs!

When a patient changes their insurance company or plan and fails to tell us we could be filing their claim on the wrong insurance policy which will result in a denial of payment. If our staff does not question that denial the patient could be held responsible for the full cost of the service. We have a limited number of staff members working patient claims and thousands of claims each

month. Our Business Office staff does a tremendous job, but they will not catch them all.

Do you know what your health insurance policy will pay? Do you know if your doctor is "in network" with the health insurance company you have chosen? We have dedicated staff that works to maintain our network status with the insurance companies we contract with. But it is important to note, we do not contract with all insurance companies and the number for companies we do contract with is shrinking due to lack of payment on their part.

As an in-network provider the hospital or clinic is paid at a higher rate than a non-network provider which reduces the patient's responsibility for payment. Before you select a different insurance product, please verify the network status by calling the hospital's Business Office. Too many people have been taken advantage of by unscrupulous agents who tell them Nemaha Valley Community Hospital is in-network when we really are not.

Do you know what your policy pays for Emergency Room (ER) visits? Some policies pay better than others for ER visits. Some policies do not pay for ER visits. How about a doctor's office visit? Do you know how much your insurance pays when you have a service versus how much you will have to pay?

*Continued on page 4*



# CAC Available at NVCH

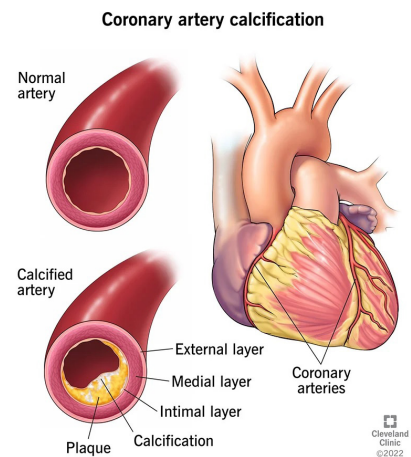
The NVCH Radiology Department offers Coronary Artery Calcium Scoring (CAC). CAC Scoring is a non-invasive way of obtaining information about the presence, location and extent of calcified plaque in the coronary arteries – the vessels that supply oxygen containing blood to the heart muscle. “The goal of the CAC - CT scan is to determine if coronary artery disease is present and to what extent,” said Ronda Sunnenberg, NVCH Director of Radiology.

“The CT scan takes approximately 15 minutes to perform and is then analyzed by a Radiologist and the report is sent to the ordering physician” added Sunnenberg. “Because this CT scan is a screening exam, it is not currently covered under most insurance policies. Therefore, the patient is responsible for the \$100 out of pocket expense.”

The screening is recommended for men aged 40 and older and women aged 50 and older, with more than one risk factor for coronary artery disease, which include:

- High blood cholesterol levels
- Family history of heart attacks
- Diabetes
- High blood pressure
- Cigarette smoking
- Overweight or obesity
- Physical inactivity

Although the calcium itself is not dangerous, it contributes to the hardening of the arteries, and its presence and pattern of accumulation reflects other conditions, such as narrowing of the arteries or an increased risk of dangerous blood clots, which can lead to coronary artery disease, impaired heart function or heart attacks.



According to the Centers for Disease Control and Prevention, heart disease is the leading cause of death for both men and women in the United States. With this scan physicians can determine whether patients are at a low, normal, or high risk of coronary artery disease and guide patients to reduce their risk through changes.

Your calcium score can help you make lifestyle changes needed for a long healthy life. Take control of your health today and contact your SFP Primary Care Physician at 785.336.6107 to get a referral for your CAC scan.

## 2025 HEALTH FAIR



**SATURDAY, APRIL 26**  
**8AM-11AM**



**LABS INCLUDE: CBC, CMP, LPID PANEL, A1C, TSH**  
**\$35 FOR ALL LABS. MENS CAN ADD PSA FOR \$20**



MEADOWLARK EXTENSION OFFICE  
1615 BRANCH ST. SENECA, KS

**NEMAHA VALLEY**  
Community Hospital & Seneca Family Practice



## Looking for a Specialist?

Nemaha Valley Community Hospital's Outpatient Clinic offers an extended variety of health care options to the Nemaha County area.

Our Outpatient Clinic has many specialty physicians from across the region that provide you, our patients, with exceptional care so you don't have to travel long distances to get the care you deserve. We are committed to providing these specialty clinics so our community can have easier access to specialty services.

To learn more about our Outpatient Clinic and the specialty physicians please contact Stephanie Wurtz at 785.336.6181 or visit our website at [www.nemvch.com](http://www.nemvch.com).

- Allergy, Asthma & Immunology
- Audiology
- Cardiology
- Dermatology
- Diabetes
- Dietitian
- Ear, Nose & Throat
- Endocrinology
- General Surgery
- Nephrology
- Neurology
- OB/GYN
- Oncology & Hematology
- Ophthalmology & Cataracts
- Orthopedics
- Pain Management
- Podiatry - *Coming Soon*
- Psychiatry
- Pulmonology
- Urology
- Wound Care

## Administrator continued...

ER is almost always one of the more expensive service areas in the hospital. If you are not experiencing a medical emergency, you might try calling the clinic first. Seneca Family Practice has same day appointments available.

Knowing the details of the policy you have purchased is becoming more and more important. On average Nemaha Valley Community Hospital received approximately 52% of our charges for an outpatient service. Commercial insurance plans pay, on average, approximately 22%. That leaves the rest of that 52% on the patients. Every insurance product is different. Payments range from 62% to zero from the insurance company. Please verify what your insurance policy says it will pay for you.

Knowing how your health insurance works is essential to getting the most out of what you are paying for. Please do not hesitate to ask our Business Office staff about a plan before you change insurance companies. You can reach our Business Office at 785.336.6181. If you need an appointment in the clinic please call 785.336.6107.



The graphic is a promotional poster for a charity golf classic. It features a central image of a white golf ball on a tee next to a golf club on a green field. The text 'Save the Date' is written in a large, green, cursive font at the top. Below the image, the text '29th Annual Nemaha Valley Health Care Foundation' is written in a bold, green, sans-serif font. To the right of the image, on a yellow background, the date '06.13.25' is displayed in a large, white, sans-serif font. Below the date, the location 'Spring Creek Golf Course Seneca, KS' and the website 'springcreek-seneca.com' are listed in a smaller, green, sans-serif font.

The 29th Annual Nemaha Valley Health Care Foundation Charity Golf Classic is held to benefit healthcare in Seneca and the surrounding communities. The Foundation raises funds to contribute to enhancing technology, supporting the Hospital's core medical programs, and most importantly, improving patient centered services.



## NEMAHA VALLEY

Community Hospital & Seneca Family Practice

1600 Community Drive | Seneca, Kansas 66538

Hospital 785-336-6181 Clinic 785-336-6107

[www.nemvch.com](http://www.nemvch.com)