

# Financial Assistance and Charity Care Policy

In the spirit of our mission to serve together in the spirit of the Gospel as a compassionate and transforming healing presence within our communities, Trinity Health is committed to providing health-care services to all patients based on medical necessity.

For patients who require financial assistance or who are experiencing temporary financial hardship, Trinity Health offers several assistance and payment options, including charity and discounted care, short term and long term payment plans and online patient portal payment capabilities.

## *Uninsured Patients*

Trinity Health extends discounts to all uninsured patients who receive medically necessary services. Uninsured discount amounts are based on the highest contracted commercial reimbursement rate. Patient statements will show the discount amount and the adjusted balance owed.

Services such as cosmetic procedures, hearing aids and eye care that normally are not covered by insurance are priced at package rates with no additional discount. All payments are expected at the time of service.

## *Short-Term and Long Term Payment Plans*

Patients who cannot pay some or all of their financial responsibility may qualify for short term or long term payment plans. Trinity Health's short term payment plan is interest free and patient balances must be paid within one year. Longer term interest bearing payment plans are available for those patients who cannot pay their balances within one year.

## *Financial Assistance / Charity Care Policy*

A 100 percent discount for medically necessary services is available to patients who earn 200 percent or less of the Federal Poverty Level guidelines. Elective services such as cosmetic surgery are not included in our charity program. Those who earn between 200 and 400 percent of the Federal Poverty Level guidelines may be eligible for a partial discount equal to the Medicare discount rate. Patients who qualify for financial assistance will not be charged more than the Medicare discount rate.

Patient copays and deductibles may be eligible for discounted rates if a patient qualifies for financial assistance and earns less than 200 percent of the Federal Poverty Level Guidelines.

Discounts are also available for those patients who are facing catastrophic costs associated with their medical care. Catastrophic costs occur when a patient's medical expenses for an

episode of care exceed 20% of their income. In these cases patient copays and deductibles may also be included in the discount.

Charity care discounts may be denied if patients are eligible for other funding sources such as a Health Insurance Exchange plan or Medicaid eligibility and refuse or are unwilling to apply.

### *Applying*

To apply for financial assistance, please complete and submit the financial assistance application. Copies of the application, plain language summary, and complete policy can be obtained free of charge at the cashier's office in St. Francis Hospital, or requested by mail by writing **Mercy Health Shared Services Customer Service, 1820 44<sup>th</sup> St, SE, Kentwood, MI 49508.** A complete version of the Trinity Health Financial Assistance Policy and the financial assistance application are also available on this webpage (<https://www.stfrancishealthcare.org/patients-vistors/financial-assistance/>)

### *Patient Financial Services*

Financial counselors are available to work with patients in completing financial assistance applications in order to determine what assistance is available. This includes assessing eligibility for Medicaid and Health Insurance Exchange plans.

Patients may contact the cashier's office at St. Francis Hospital to be connected to a Financial Counselor who can assist in determining qualifications for financial assistance. Financial counselors can also provide free copies of the Financial Assistance Policy, Application, and Plain Language Summary. The Financial Assistance Policy, Application and Plain Language Summary is translated into the following languages: (English and Spanish).

### *The Health Insurance Marketplace*

The Affordable Care Act (ACA) requires everyone legally living in the U.S. to have health insurance beginning January 1, 2014. It also gives millions of individuals with too little or no insurance, access to health plans at different cost levels. The law also provides financial assistance to those who qualify based on family size and income. Please see a financial counselor for more information.

### *Services from Physicians and Other Providers*

Patients may receive bills for services from physicians and other providers who assisted in their care at St. Francis. These services may have been received in the Emergency Department, Radiology, Anesthesia physicians or from other professional providers. These services may be covered by the St. Francis Financial Assistance program; a list of providers who participate is included on this webpage.

If you have questions about your bill or want to apply for financial assistance, please contact Mercy Health Shared Services Center at Toll Free: 866-549-9552 or Direct:: 616-685-3500.