# Financial Assistance Program—Plain Language Summary

Stormont Vail Health's mission is, "Working together to improve the health of community." As part of our mission, Stormont Vail Health has a Financial Assistance Program (FAP) for our patients who are financially unable to pay for emergency or other medically necessary care. A patient determined to be eligible for financial assistance will not be charged more for emergency or other medically necessary care than the amounts generally charged to patients who have insurance covering such care.

### **Eligibility Requirements for Financial Assistance**

- 1. Eligibility for financial assistance requires the complete cooperation of the applicant during the application process.
- 2. Patient must receive non-elective emergency or medically necessary services. The following services are excluded from financial assistance discounts:
  - childhood vaccines covered under the Vaccines for Children program
  - adult vaccines (except flu, tetanus and pneumovax)
  - weight loss related exams as administered in the clinic and surgery performed in the hospital, except that up to twenty (20) patients can be covered per year under this policy in a calendar year-- 10 surgical and 10 non-surgical
  - cosmetic services
  - drugs covered under a drug rebate program
  - drugs provided for non-emergent services
  - durable medical equipment
  - contraceptive drugs and devices as administered in the clinic, except up to 100 patients in a calendar year may be covered for either contraceptive drugs or contraceptive devices under this policy
  - form completion fee
  - "No show" fee
  - medical testimony fee
  - Federal Aviation Administration and Department of Transportation exam
  - pre-employment exam fee
  - fertility testing
  - Genetic testing.
- 3. Patient must be a Kansas resident for the last 3 months.
- 4. If referred to the Hospital Assistance Program, patient must cooperate in seeking other resources for payment.
- 5. Patient must cooperate with requests of information from insurance carrier and provide requested insurance information before insurance carrier's timely filing requirements have expired.
- 6. Financial assistance, if applicable, is considered secondary to other liability not just to include insurance.
- 7. Payments received by patient directly from their insurance carrier, must be applied to outstanding balance.
- 8. Patient's account balance cannot have a court-ordered judgement applied to satisfy amount due.

- 9. Annual income must be below 400% of the most recently published Federal Poverty Guidelines, and have non-retirement liquid assets less than \$10,000.
- 10. Medicaid Spenddown does not qualify for Financial Assistance per Federal Regulations.
- 11. The Senior Vice President and Chief Financial Officer or Revenue Cycle Administrative Director may make exceptions to this policy on a case-by-case basis.

## **How to Apply for Financial Assistance**

Individuals can apply for financial assistance by doing one of the following:

- Obtaining a paper financial assistance application form (with instructions on how to complete the form and the required documentation needed to submit) free of charge. Visit the hospital (1500 SW 10th Ave. 1st floor office across from Patient Registration) or any clinic office registration desk to pick up an application, or call a Customer Service Representative at (785) 354-1150 or (800) 637-4716, or by email at: <a href="mailto:billinghelp@StormontVail.org">billinghelp@StormontVail.org</a> to have an application mailed to you.
- 2. Download and print a financial assistance application.
- 3. Request a financial assistance application form from the outside collection agency if they are trying to collect on your account balance

Customer Service Representatives will be available to assist patients at the above phone numbers with questions on how to complete financial assistance applications.

Once a patient has completed and returned a FAP application from either Stormont Vail Health, or the outside collection agency, all Extraordinary Collection Activity (ECA) efforts, which includes legal action and reporting to credit agencies, will be stopped until the application is reviewed and financial assistance is approved or denied.

For amounts owed after the financial assistance discounts, we offer several options to pay your bill.

### **Payment Options to Pay Your Bill**

For your convenience we accept a variety of payment methods that can be made online or by calling our Customer Service Representatives to pay:

- Electronic funds transfer
- Cash, check or money order
- Visa
- Discover
- American Express
- MasterCard

Short-term payment plans or a bank loan may be available for larger balances. Any payment plan other than payments in full must be agreed to by our office before being accepted. Non-payment on balances due will result in your account(s) going to an outside collection agency, including, but not limited to, any extraordinary collection activity.

### **Additional Information**

We hope this information has been helpful for you. To learn more about financial assistance, or if you have any questions about the Stormont Vail Health's Financial Assistance Program, please contact a Customer Service Representative at (785) 354-1150 or (800) 637-4716, or by email at: <a href="mailto:billinghelp@StormontVail.org">billinghelp@StormontVail.org</a>