PLAIN LANGUAGE SUMMARY OF FINANCIAL ASSISTANCE POLICY

Overview

It is the policy of Martin Health System (MHS) to treat the broadest number of patients residing within our service area while maintaining fiscal responsibility. This is a summary of the MHS Financial Assistance Policy (FAP).

Availability of Financial Assistance

Patients will be considered for charity or discounted billing based on their ability to pay and the Federal Poverty Guidelines (FPG) issued and updated annually. Charity consideration is given to emergency, inpatient, outpatient, elective, and physician accounts. Financial assistance and discounts only apply to MHS bills. Any balance can be considered for charity, including balances after insurance payment.

Eligibility Requirements

Financial assistance is generally determined by a sliding scale of total household income based on FPG. When total household income is less than 200% of FPG, a 100% discount from gross charges applies. With respect to uninsured individuals, when total household income is between 200% and 400% of FPL, a 75% discount applies. Otherwise, uninsured patients will be given an automatic discount of 50%. With regard to balances after insurance payment, when total household income exceeds 200% of FPG, a 10% discount from gross charges applies. No person eligible for financial assistance under the FAP will be charged more for medically necessary care than amounts generally billed to individuals who have insurance covering such care (AGB). MHS determines AGB based on all claims paid in full to MHS by Medicare and private health insurers (including payments by Medicare beneficiaries or insured individuals themselves), over a 12-month period, divided by the associated gross charges for those claims. If an individual has sufficient insurance coverage or assets available to pay for care, he/she may be deemed ineligible for financial assistance. Please refer to the full policy for a complete explanation and details.

Where to Obtain Information

There are numerous ways that an individual may obtain information about the FAP application process, or obtain copies of the FAP or FAP application form:

- Download the information online at www.martinhealth.org (under Pay My Bill, then click FAQs);
- Request the information by telephone by calling the Martin Health System Patient Accounts Department at 773-223-5680.

Availability of Translations

The FAP, FAP application form, and this plain language summary shall be prepared in English and Spanish.