# *St. Elizabeth Healthcare- FAP Plain Language Summary*

Consistent with its mission to provide comprehensive and compassionate care that improves the health of the people we serve, St. Elizabeth Healthcare is committed to providing Financial Assistance to every person in need of medically necessary treatment if that person is uninsured, underinsured, ineligible for other government programs, or unable to pay based on their individual financial situation.

**Eligible Services**- Services are provided under St. Elizabeth Financial Assistance Policy only when deemed medically necessary and after patients are found to have met all financial criteria based on the disclosure of, and assessment of, proper information and documentation. The St. Elizabeth Financial Assistance Program (FAP) is available for uninsured patients and patients with self-pay balances after insurance. FAP is a charity program based on the patient's family income. Patients with family incomes at or below 200% of the Federal Poverty Guidelines (FPG) are eligible for 100% charity or "free" care. Individuals with an income level from 201% to 300% FPG are eligible for a 50% adjustment and individuals with an income level from 301% to 400% FPG are eligible for a 25% adjustment. Patients with family income exceeding 400% of the Federal Poverty Guidelines may still be eligible for hardship financial assistance or catastrophic discount on an individual basis. The Patients' expenses and liabilities are considered in the evaluation of their eligibility for approval. Patients are expected to contribute payment for care based on their individual financial situations; therefore, each case will be reviewed separately. Financial Assistance is not considered an alternative option to payment, and patients may be assisted in finding other means of payment or financial assistance before approval for the St. Elizabeth Financial Assistance Program (FAP).

Eligible patients will not be charged more for Emergency or other medically necessary care than Amounts Generally Billed (AGB) for those patients who have insurance. Patients receiving eligible services, who submit a complete Financial Assistance Application (including related documentation/information), and who are determined to be eligible for Financial Assistance by the St. Elizabeth Healthcare Financial Assistance Department.

How to Receive a Copy of the FAP and Apply for Assistance – Copies of the FAP and Financial Assistance applications may be obtained/completed/submitted as follows:

- Complete the application on the reverse side of your billing statement
- Download an application, https://www.stelizabeth.com/patients-visitors and choose the link found in the Financial Assistance section
- For questions or to request an application by mail, call the Financial Assistance Department at 877-424-5750
- Obtain an application at St. Elizabeth Healthcare, Cashier's Office, 1 Medical Village Drive, Edgewood, KY 41017

Return completed applications to: St. Elizabeth Healthcare, Attn: Financial Assistance Department, 1 Medical Village Drive, Edgewood, KY 41017 or fax to 859-655-3537

Other services which are separately billed by other providers who are not employees of St. Elizabeth Healthcare, such as independent physicians, are not eligible under the St. Elizabeth Healthcare FAP. For a full listing of these providers, please visit our website at: https://www.stelizabeth.com/patients-visitors