

## PLAIN LANGUAGE SUMMARY

James B Haggin Memorial Hospital (JBHMH) offers Financial Assistance to patients with no health insurance, or those who have insurance and the patient is responsible for co-pays, deductible, and/or co-insurance. Patients must submit an application for financial assistance and provide all required documentation, demonstrating the need for assistance and complying with the requirements of the Hospital's Financial Assistance Policy. If additional documents are needed, we will contact the patient by phone or mail.

If you are uninsured or have a balance remaining after insurance, you will generally qualify for free emergency and other medically necessary care under JBHMH Financial Assistance Program if you:

- (1) Have an annual household income of up to 300% of the Federal Poverty Level
- (2) Lack any other assets to pay for the amounts for which you become personally responsible for paying
- (3) Apply for Medicaid or other state or federal programs and fully cooperate in the application and determination process.

If JBHMH determines you are eligible for Financial Assistance, you will not be personally responsible for paying more than the amount we generally bill patients having insurance coverage for the same emergency or medically necessary care. In addition, you will never be required to make advance payments or other payment arrangements to receive Emergency Services. However, you may be required in most situations to make a substantial advance deposit or agree to other payment arrangements before receiving non-emergency services.

Services provided by contractors such as Radiologists, Pathologists, Hospitalist and Emergency Room Physicians who are not employees of JBHMH are not covered under the FAP.

The Financial Assistance Policy and Application are available on JBHMH website at <http://www.jamesbhaggin.org>. Copies are also available at the hospital in the Financial Counselor office. This information is also available by mail by contacting JBHMH Financial Counselor at 859-733-4874.

Our Financial Counseling staff is located at the hospital on the first floor and will be able to answer questions and assist with the application process. The Financial Counselor may also be reached by calling 859-733-4874.