

## Summary of Financial Assistance Program (Plain Language Summary)

Deaconess Health System offers a Financial Assistance Program to uninsured and underinsured patients. An uninsured patient is someone who does not have any healthcare coverage at all, whether through insurance or any government program, and who does not have any right to be reimbursed by anyone else for their healthcare expenses. An underinsured patient is someone that after insurance has provided payment, the patient responsible amount exceeds the amount that a patient can afford.

If a patient is uninsured or underinsured, with an income less than 400% of the current Federal Poverty Level and lacks assets to pay for the amount owed, the patient may qualify for our Financial Assistance Program. Uninsured patients, without any third-party liability coverage, automatically qualify for the standard uninsured discount. This discount is applied to total charges and reduces that amount owed to a comparable amount that is based on the general amount that would have been paid to the Health System by private health insurers and Medicare, including co-pays and deductibles, if the patient had been insured.

In addition, uninsured and underinsured patients have the option to apply for additional financial assistance that is based on the total qualified household income of the patient and is available to anyone with income equal to or less than 400% of the Federal Poverty Level. Applicants with income less than 139% of the Federal Poverty Level will be required to apply for Medicaid coverage. In addition, an application, with proof of income, must be completed in order for patients to meet the requirements of the financial assistance policy.

A free copy of the Health System's financial assistance policy and the application form are available on the Deaconess Health System website and copies are available at the Cashier Office at the Main Campus, Gateway Campus, and the Financial Counselor Office at the Deaconess Clinic Downtown. Copies of this information are also available by mail by contacting the Patient Financial Services Department at 812-450-6815 or toll free at 1-800-467-6802. The Patient Financial Services staff is available to answer questions and provide information about the Financial Assistance Program and the application process. They can be reached by phone at 812-450-6815 or toll free at 1-800-467-6802.