

Plain Language Financial Assistance Policy

This information has been prepared for you to inform you about our Financial Assistance and Charity policies. Treatment for emergency medical conditions will be performed without discrimination and regardless of eligibility for free or discounted care.

St Bernard Hospital is committed to providing compassionate health care to all. In keeping with the hospital's commitment to serve all members of its community, St. Bernard recognizes and acknowledges the financial needs of patients who are unable to afford the charges associated with their medical care. For patients that need financial assistance or experience temporary financial hardship St Bernard offers several assistance and payment options, including charity and discounted care and payment plans. All medically necessary services, based on policy and residency requirements, may qualify for uninsured discounts. Services and supplies for convenience or cosmetic which are not normally covered by insurance are priced with no additional discount.

Patient's can qualify for financial assistance either by Presumptive eligibility or Family's Gross Income Level (FPL). Patients who qualify for Presumptive eligibility as of the date of service are automatically eligible to receive free medically necessary service. Presumptive Eligibility can be demonstrated by submitting proof of enrollment in certain federal or state programs; homelessness; mental incapacitation with no one to act on the patient's behalf; deceased with no estate, current Medicaid eligibility, but not at the time of service.

For the patient that does not meet the Presumptive Eligibility, Federal Poverty guidelines are used to determine a discount based on your family's FPL (excluding convenience or cosmetic items):

200% or below 100% charity
Above 200% but below 300% 75% charity
Above 300% but below 400% 50% charity
Above 400% but below 500% 25% charity

This criteria along with other financial assistance criteria are described, in detail, in St Bernard's Financial Assistance Policy (FAP). The information and an application for assistance is available on our web site: www.stbh.org Patients residing outside of Illinois are not eligible for Financial Assistance. This policy pertains to hospital services only.

Relationship to collection policies: St Bernard Hospital will develop policies and procedures for internal and external collection practices, including actions the hospital may take in the event of non-payment, including collections and reporting to credit agencies, that take into account the extent to which the patient qualifies for charity, a patient's good faith effort to apply for a governmental program or for charity from St Bernard Hospital. For patients who qualify for charity and who are cooperating in good faith to resolve their discounted bills, St Bernard may offer payment plans, will not send unpaid bills to outside collection agencies and will cease all collection efforts against those cooperating patients. St Bernard Hospital will not impose extraordinary collections for any patient without making reasonable efforts to determine that the patient is eligible for charity care under this Financial Assistance Policy (FAP). Reasonable efforts can include:

Validating patient balances and that all third-party payments have been identified and billed by the hospital.

Offered Charity care, and/or screened for presumptive eligibility for Charity Care, in accordance with the Charity Care policy.

Documentation that the patient has been offered a plan, but has not honored the terms of that plan.

To check your eligibility for any of these programs, discuss payment arrangements or if you have any questions about your hospital account(s), please contact one of our Credit Assistants.

Credit Assistant contact information

773-962-4421 for patient's last name beginning with A thru M

or

773-962-4011 for patient's last name beginning with N thru Z

You may also discuss your account with us in person. Our office is located on the fifth (5th) floor of the hospital. Our hours are Monday through Friday, 9:00 a.m. to 4:30 p.m. (excluding holidays)