

# Financial Assistance and Charity Care Policy

In the spirit of our mission to serve together in the spirit of the Gospel as a compassionate and transforming healing presence within our communities, Trinity Health Of New England is committed to providing health-care services to all patients based on medical necessity.

For patients who require financial assistance or who are experiencing temporary financial hardship, Trinity Health Of New England offers several assistance and payment options, including charity and discounted care, short term and long term payment plans and online patient portal payments capabilities.

## ***Uninsured Patients***

Trinity Health extends discounts to all uninsured patients who receive medically necessary services. Uninsured discount amounts are based on Federal Poverty Level (FPL) guidelines. Patient statements will show the discount amount and the adjusted balance owed. Services such as cosmetic procedures, hearing aids and eye care that normally are not covered by insurance are priced at package rates with no additional discounts. All payments are expected at the time of service.

## ***Short-Term and Long Term Payment Plans***

Patients who cannot pay some or all of their financial responsibility may qualify for short term or long term payment plans. Trinity Health Of New England's short term payment plan is interest free and patient balances must be paid within one year. Longer term interest bearing payment plans are available for those patients who cannot pay their balances within one year.

## ***Financial Assistance/Charity Care Policy***

A 100 percent discount for medically necessary services is available to patients who earn 200 percent or less of the Federal Poverty Level Guidelines. Elective services such as cosmetic surgery are not included in our charity program. Those who earn between 201 and 400 percent of the Federal Poverty Level guidelines may be eligible for a partial discount. Eligible patients will not be charged more than the Medicare discount rate.

## Plain Language Summary

Patient copays and deductibles may be eligible for discounted rates if a patient qualifies for financial assistance and earns less than 400 percent of the Federal Poverty Level Guidelines.

Discounts are also available to those patients who are facing catastrophic costs associated with their medical care. Catastrophic costs occur when a patient's medical expenses for an episode of care exceed 20 percent of their income. In these cases patient copays and deductibles may also be included in the discount.

Charity care discounts may be denied if patients are eligible for other funding sources such as Health Insurance Exchange plan or Medicaid eligibility and refuse or are unwilling to apply.

To apply for financial assistance, please submit the completed application (and all supplemental information) to an onsite Certified Financial Counselor located in the hospital or by mail to:

- Saint Francis Hospital, Patient Accounts 114 Woodland Street, Hartford, CT 06105 or
- Johnson Memorial Hospital, Patient Accounts 201 Chestnut Hill Road, Stafford Springs, CT 06076 or
- Mt. Sinai Rehabilitation send to: Saint Francis Hospital Patient Accounts 114 Woodland Street, Hartford, CT 06105
- Saint Mary's Hospital, Attn: Financial Counselor, 56 Franklin Street Waterbury, CT 06706
- Mercy Medical Center, Attn: Financial Counselor, 271 Carew Street Springfield, MA 01102

Financial assistance application can be found on our webpage:

<https://www.trinityhealthofne.org/for-patients/billing-and-financial-resources/>

A complete version of the Trinity Health Of New England financial assistance policy is also available on the website.

### **Patient Financial Services**

Financial counselors are available to work with patients in completing financial assistance applications in order to determine what assistance is available. This includes assessing eligibility for Medicaid and Health Insurance Exchange plans.

## Plain Language Summary

Patients may contact a financial counselor at the Hospital who can assist in determining qualifications for financial assistance. Financial counselors can also provide free copies of the Financial Assistance Policy, Financial Assistance Application and Plain Language Summary which is available in English and Spanish.

- At Saint Francis Hospital these documents can be obtained from a financial counselor's office located in the Emergency Department or call (860) 714-5393; Gengras Clinic 1000 Asylum Avenue, 1<sup>st</sup> Floor Hartford, CT 06105 or call (860) 714-4153; (860) 714-4987; (860) 714-5680; or Customer Service located at 114 Woodland Street 2<sup>nd</sup> Floor Hartford, CT 06105 or call (866) 483-6108
- At Mt. Sinai Rehabilitation Hospital Burgdorf Clinic 131 Coventry Street 2<sup>nd</sup> Floor, Hartford, CT 06112 or call (860) 714-2754
- At Johnson Memorial Hospital, these documents can be obtained from a Financial Counselor's office located 201 Chestnut Hill Road, 1<sup>st</sup> Floor Stafford Springs, CT 06076 or call (860) 684-8553. To request these documents by phone please contact our Customer Service Office (844) 687-9603.
- At Saint Mary's Hospital these documents can be obtained from a Customer Service or Financial Counselor's office located at 56 Franklin Street Waterbury, CT 06706 or call (203) 709-3772
- At Mercy Medical Center these documents can be obtained from a Financial Counselor's office located at 271 Carew Street Springfield, MA 01102 or call (413) 748-9357 or (413) 748-9560

## The Health Insurance Marketplace

The Affordable Care act (ACA) requires everyone legally living in the U.S. to have health insurance beginning January 1, 2014. It also gives millions of individuals with too little or no insurance, access to health plans at different cost levels. The law also provides financial assistance to those who qualify based on family size and income. Beginning October 1, 2013, you will be able to shop at a new online Health Insurance Marketplace, also known as a health insurance exchange, where you can one-stop-shop for a plan that fits your budget and coverage needs. Open enrollment for the health insurance exchange marketplace begins in November for the next calendar year.