

## Financial Assistance Policy- Plain Language Summary

### Financial Assistance Program Offered

Stevens Community Medical Center's vision is: Continued Excellence through Compassionate Patient Centered Care. Along that line, SCMC's mission is: Caring is our Reason for Being, we believe that fulfilling our vision and mission means assuring that our patient's should receive the medically necessary health care they need regardless of their ability to pay.

### Eligibility Requirements and Assistance Offered

Eligibility for Financial Assistance is based on multiple factors, including family size, income and for patients found to be above 200% of the Federal Poverty Guidelines an expense forms can also be considered to determine a patient's ability to pay the billed charges.

Financial assistance is offered to patients who are uninsured and underinsured or otherwise have concerns about their ability to pay. Partial or full financial assistance will be granted based on the information provided by the patient on their application for assistance.

Patients must fully comply with the application process, including submitting tax returns, pay stubs (or other verification of income), and expense form (if found to be over 200% of the Federal Poverty Guidelines). Patients found to be above 200% of the Federal Poverty Guidelines will be required to complete the application process for all available sources of assistance, including Medicaid or Medical Assistance applications, if applicable. Uninsured patients found to be at or below 200% if the Federal Poverty Guidelines will be encouraged to apply for insurance coverage, if applicable. SCMC is a MNSure Certified Application Counselor site, assisting patients with the application and submission process for MNSure programs. SCMC is also a Hospital Presumptive Eligibility site, screening for and enrolling patients that meet criteria into a short term Medical Assistance program. Uninsured patients not eligible for Financial Assistance based on guidelines are eligible for SCMC's contracted Attorney General self-pay discount, which is a discount similar to that of a non-governmental insurance carrier.

### How to Apply for Assistance

The patient or any person involved in the care of the patient, including a family member or provider, can express financial concerns at any point during the patient's care. The patient or responsible party will then be encouraged to complete a financial assistance application. Financial assistance is limited to medical care provided at the Stevens Community Medical Center Morris, Starbuck and Wheaton locations and is not applicable for services rendered at SCMC by visiting specialists providing services in our visiting specialist outreach area. Expenses such as but not limited to, eye wear, elective services, cosmetic, transportation, food, durable medical equipment, and prescriptions are not covered under the Financial Assistance Policy. SCMC will uphold the confidentiality and dignity of each patient, and any information submitted for consideration of Financial Assistance will be treated as protected health information under the Health Insurance Portability and Accountability Act (HIPAA.)

### Where to Obtain Copies

SCMC's Financial Assistance Application are available free of charge by calling the Business Office at (320) 589-7667 and requesting a copy by mail or email. The forms are also available for pick up in the Cashiers Office and Emergency Room locations. The policy and application are also available online at <http://www.scmcinc.org/patient-resources/#accord-3> for downloading and printing.

### Contact for Information and Assistance

Additional information about the Financial Assistance application process can be obtained from the Cashiers Office: located on the Main level entrance (next to the Gift Shop), Monday- Friday from 7:30-4:30.

### For Non-English Speakers

Translations of the Financial Assistance Application are available at the Business Office.

### No More Than Amount Generally Billed (AGB)

A patient determined to be eligible for Financial Assistance may not be charged more than amounts generally billed for emergency or other medically necessary care compared with patients who have insurance for such care.