

## Sheppard Pratt Health System – Patient Financial Assistance Policy – Plain Language Summary

Sheppard Pratt Health System is dedicated to providing patients with the highest quality of care and service. To assist our patients, and to comply with Federal and Maryland State laws, Sheppard Pratt offers the following information about its Financial Assistance Policy (or FAP).

### **Eligibility for Financial Assistance**

Under the Sheppard Pratt FAP, certain uninsured and underinsured patients may be eligible to receive financial assistance for the cost of emergency and medically necessary hospital services. Certain services are excluded, including but are not limited to, elective services, Education Program(s), the Retreat, and the Ruxton House, as well as any ancillary services relating to the aforementioned categories. In addition, the Quaker population may be eligible for separate and/or additional assistance under the Health System's separate Quaker Financial Assistance Policy.

Patients eligible for financial assistance under the FAP will not be charged more for emergency or medically necessary care than the amount generally billed to insured patients. Eligibility is based on gross family income and family size of the patient and/or responsible person. Annual income criteria used will be 300% of the current federal poverty guidelines as established yearly in the Federal Register. Assets and liabilities will also be considered. Financial assistance may be awarded up to 100% of medical charges.

### **Applying for Financial Assistance**

Patients seeking financial assistance must complete an application form and provide the supporting documentation requested in the FAP and the application form. A free copy of the FAP and the application form is available from any of the following:

<ul style="list-style-type: none"><li>• In Person: Any patient registration location/office; or The Conference Center at Sheppard Pratt 6501 N. Charles Street Baltimore, MD 21204</li><li>• Website: <a href="http://www.sheppardpratt.org/patient-care-and-services/resources/financial-support/">www.sheppardpratt.org/patient-care-and-services/resources/financial-support/</a></li></ul>	<ul style="list-style-type: none"><li>• In Writing: Sheppard Pratt Health System Attn: Financial Assistance P.O. Box 6815 Baltimore, MD 21285-6815</li><li>• Phone: (410) 938-3370 (Local) (800) 264-0949 (Toll Free) Monday-Friday, 8:00am to 3:00pm</li></ul>
--	---

To schedule an appointment for help with an application form, a patient may contact a Sheppard Pratt representative at the phone number listed above or visit the Conference Center at Sheppard Pratt. Translations of the FAP, the application form, and this plain language summary are available in the following language upon request: Spanish. For other languages, translation assistance may be available upon request.

### **Patient Rights**

Those patients that meet the financial assistance policy criteria described above may receive assistance from the hospital in paying their bill. If you believe you have been wrongly referred to a collection agency, you have the right to contact the Sheppard Pratt business office at 410-938-3370 or toll free at 1-800-264-0949.

You may be eligible for Maryland Medical Assistance. Medical Assistance is a program funded jointly by the State and Federal governments and it pays up to the full cost of health coverage for low-income individuals who meet certain criteria. In some cases, you may have to apply and be denied for this coverage prior to being eligible for Sheppard Pratt financial assistance.

For more information regarding the application process for Maryland Medical Assistance, please call your local Department of Social Services by phone 1-800-332-6347 or via the internet ([www.dhr.state.md.us](http://www.dhr.state.md.us)).

### **Patient Obligations**

For those patients with the ability to pay, it is their obligation to pay in a timely manner. Sheppard Pratt makes every effort to see that patient accounts are properly billed, and in-patients may expect to receive a uniform summary statement within 30 days of discharge. It is the patient's responsibility to provide correct insurance information.

If you do not have health coverage, we expect you to pay the bill in a timely manner. If you believe that you may be eligible under the Sheppard Pratt FAP, or if you cannot afford to pay the bill in full, you should contact us as noted above.

If you fail to meet the financial obligations of your bill, you may be referred to a collection agency. It is the obligation of the patient to assure the hospital obtains accurate and complete information. If your financial position changes, you have an obligation to contact Sheppard Pratt to provide updated information.

Physicians who care for patients at Sheppard Pratt, whether inpatient or outpatient, bill separately and their charges are not included on your hospital billing statement.

All patients may request and receive a written estimate of the total charges for the nonemergency services, procedures, and supplies that reasonably are expected to be provided and billed by Sheppard Pratt. To the extent permitted by law and pursuant to Sheppard Pratt policies, charges may include, but are not limited to, a facility fee for outpatient use of hospital facilities, clinics, supplies and equipment, and nonphysician services (such as nonphysician clinicians).

