

# Financial Assistance Policy – Plain Language Summary

King's Daughters Medical Center ("KDMC") recognizes there are times when patients in need of care may have difficulty paying for the services provided. KDMC has adopted a Financial Assistance Policy ("FAP") that provides discounts to qualifying individuals for covered emergent and medically necessary services.

#### **Eligible Patients**

Patients receiving covered care from a covered provider are welcome to apply for financial assistance. Eligibility is determined by your ability to pay, and may include factors such as household income, lack of insurance, catastrophic medical need, or physical or mental incapacitation. The primary determinant for eligibility is based upon how your household income compares to the Federal Poverty Guidelines. Patients will not be denied financial assistance due to race, religion, national origin, or any other basis prohibited by law.

#### **Eligible Services**

Emergency or other medically necessary services provided and billed by KDMC are eligible for financial assistance. The FAP only applies to services billed by KDMC or KDMC Physician Clinics LLC. Additional services separately billed by other providers, such as anesthesia or radiology, may not be covered under the FAP. Emergency services will not be delayed or withheld based on an individual's ability to pay.

#### How to Apply

All patients presenting to KDMC for care will be offered a copy of this Plain Language Summary upon admission. Paper copies will be available upon request. Copies of the financial assistance application form, full Financial Assistance Policy ("FAP"), and this Plain Language Summary are available at the Patient Financial Services office, by calling 601-823-5294 or on our website: <u>https://www.kdmc.org/patients-</u> <u>visitors/billing/patient-financial-resources/</u>.

If you need assistance completing the application, free, confidential help is available. Please visit the Patient Financial Services office in person or call 601-823-5294. Please bring completed forms and supporting documents to the Patient Financial Services office, or mail to:

King's Daughters Medical Center Patient Financial Services 510 Hwy 51 N, Suite A Brookhaven, MS 39601

### **Eligibility Determinations for Financial Assistance**

Eligibility for financial assistance is determined by the Department of Health and Human Services' Federal Poverty Guidelines. Patients whose annual household income is less than 150% of the National Poverty Guidelines qualify for free care. Patients whose family income is between 151-250% of the guidelines qualify for reduced cost of care. KDMC also reserves the right to apply presumptive eligibility based on an internal Propensity to Pay Screener. Eligible patients will not be charged more than the Average Generally Billed ("AGB") for emergent or other medically necessary care.

Translation services of all financial assistance documents may be provided in prevalent non-English languages in the community by calling Patient Financial Services at 601-823-5294.

## If you need help or have questions, please call Patient Financial Services at 601-823-5294.