

# Summary of Financial Assistance Policy

Consistent with our mission to exemplify our Christian heritage of service and to enhance the health of the people and communities we serve, Baptist Health Deaconess Madisonville (BHDM) offers a Financial Assistance Policy to provide financial assistance to eligible patients in meeting financial obligations for the medical care provided to them.

## ELIGIBILITY AND ASSISTANCE AVAILABLE UNDER OUR FINANCIAL ASSISTANCE POLICY

Once you have utilized all other payment options (e.g., Insurance coverage, health spending accounts, Governmental assistance programs, etc.), you may be eligible for financial assistance under Baptist Health Deaconess Madisonville's Financial Assistance Policy. Here are the levels of discounts available for eligible patients:

- **Uninsured or Underinsured Discount** - If you are uninsured or your insurance does not allow emergency or medically necessary care provided by a Baptist Health Deaconess Madisonville, then you may be allowed a discount that limits your payment responsibility to the amounts generally billed to individuals who have insurance covering such care.
- **Partial Assistance**
  - o If your family income plus liquid assets is between 300% and 1200% of the federal poverty level, after your total financial obligation during a calendar year for emergency or medically necessary care provided by BHDM exceeds 10% of your combined sum of income plus liquid assets, you will be eligible for assistance for the amount that exceeds 10% of the combined sum of income plus liquid assets.
  - o If your income plus liquid assets is greater than 1200% of the federal poverty level, and your financial obligation during a calendar year for emergency or medically necessary care by BH exceeds 20% of the combined sum of income plus liquid assets, you will be eligible for assistance for the amount that exceeds 20% of the combined sum of income plus liquid assets.
- **Full Assistance** - If your family income is less than or equal to 300% of the federal poverty level, then you may be eligible for full assistance.

Any patient that is eligible for financial assistance under our Financial Assistance Program will not be charged more for emergency or other medically necessary care than the amounts generally billed to individuals who have insurance covering such care.

## HOW TO APPLY

You may apply for financial assistance by submitting a completed financial assistance application form and the documentation that is requested in the application form to the Financial Counseling Office at Baptist Health Deaconess Madisonville. To learn more about our application process or to obtain a free copy of our Financial Assistance Policy and a free copy of the financial assistance application, please visit us online at <https://baptisthealthdeaconess.com/Billing/Financial-Assistance> or in person in the Financial Counseling Office at Baptist Health. You may also contact our Financial Counseling Office by telephone to request that a free copy be mailed to your home address or to speak directly with a Financial Counselor about our Financial Assistance Policy. An updated application will be required every calendar year.

This summary, our Financial Assistance Policy, and a financial assistance application form are also available in Chinese, Japanese, Serbo Croatian, Spanish and Vietnamese.

Madisonville: 900 Hospital Drive, Madisonville, KY 42431

Phone: 270.326.4549