

APPENDIX B

SUMMARY OF FINANCIAL ASSISTANCE PROGRAMS AT ST. MARY'S MEDICAL CENTER

ST. MARY'S MEDICAL CENTER offers a Basic and an Enhanced Financial Assistance Program to uninsured patients. An uninsured patient is someone who does not have any health coverage at all, whether through insurance or any government program, and who does not have any right to be reimbursed by anyone else for their healthcare expenses.

If you are an uninsured patient, you will qualify for the Basic Program if you have an annual household income of less than \$125,000 and lack any other assets to pay the Hospital's full charges. If you qualify for the Basic Program, you will be charged "Amounts Generally Billed," which is based upon the average of the amounts that would have been paid to the Hospital by private health insurers and Medicare (and co-pays and deductibles) for the medically necessary services that you receive, if you had been insured.

If you are an uninsured patient, you will qualify for the Enhanced Program (1) if you have an annual household income equal to or less than 200% of the Federal Poverty Level and lack other assets to pay the Hospital's full charges and, (2) if requested to do so by the hospital, you apply for Medicaid, fully cooperate in the application and determination process, and are denied Medicaid coverage. If you qualify for the Enhanced Program, emergency services will be provided to you free of charge. You will be charged for other medically necessary services at the Amounts Generally Billed (see above).

If you qualify for either the Basic or the Enhanced Programs, you will in no case be charged more than Amounts Generally Billed for emergency services or other medically necessary services. In addition, you will never be required to make advance payment or other payment arrangements in order to receive emergency services. However, you will be required in most situations to make a substantial advance deposit or other payment arrangements based upon an estimate of the Amounts Generally Billed in order to receive non-emergency services.

A free copy of the Hospital's financial assistance policy, the billing policy, and the application forms are available on the St. Mary's website at www.st-marys.org. Copies are available at the Hospital in the Admitting area located near the main entrance of SMMC (located at 2900 First Avenue, Huntington, WV and follow the signs to "Admitting" or "Registration"). Copies of this information are also available by mail by contacting St. Mary's Patient Financial Services at 304-526-1014. The St. Mary's Patient Financial Services staff is available to answer questions and provide information about the Basic and Enhanced Programs, the application process and nonprofit organizations and government agencies that can assist with these applications. The St. Mary's Business Office (PFS) is located on 3-West and can be reached by phone at 304-526-1014.