

# Notice and Plain Language Summary of Chinese Hospital's Financial Assistance Policy

Chinese Hospital strives to ensure that the financial ability of people who need health care services does not prevent them from seeking or receiving care. Chinese Hospital is committed to providing financial assistance to qualified low-income patients and patients who have insurance that requires the patient to pay significant portion of their care.

The Plain Language Summary, Financial Assistance Policy, and Financial Assistance Application for getting assistance with your bill are available in the following languages: English, Chinese, and Spanish. We can also assist you with translation to other languages.

## What If I Do Not Have Insurance?

You are eligible for financial assistance even if you do not have insurance. You may, however, be eligible for coverage offered through Medicare, Medi-Cal, coverage offered through the California Health Benefit Exchange, California Children's Services program, other state- or county-funded health coverage.

If you do not indicate coverage by a third-party payer or request charity care, then we shall provide you an application for the Medi-Cal program or other state- or county-funded health coverage programs prior to discharge. Our financial counselors can help you prepare an application. We may be able to assist you to qualify for Medi-Cal presumptive eligibility, which may provide Medi-Cal coverage retroactive to the first day of the month in which you apply.

## **Do I Qualify for Financial Assistance?**

To be eligible for financial assistance for eligible services, you must have a household income that is equal to or less than 400% of the Federal Poverty Level. You must also either <u>not</u> have any third party coverage, such as health insurance, or have annual out-of-pocket medical costs that exceed 10% of your household income. If you qualify for financial assistance, you will not be charged more than amounts generally billed. You may obtain an estimate of some of the services at Chinese Hospital by using the free price estimator tool, available at <u>https://apps.para-hcfs.com/PTT/FinalLinks/ChineseCounty\_V2.aspx</u>.

You may also be eligible for Charity Care if you do have any third party coverage, such as health insurance, and have a household income that is 200% or less of the Federal Poverty Level. If you are eligible for Charity Care, Chinese Hospital will not seek any payments from you.

### How Can I Apply for Financial Assistance?

Except in certain circumstances, you must fill out a Confidential Financial Statement, which is available upon request or online at <u>https://www.chinesehospital-sf.org/financial-assistance</u>. During the application process, you will be asked to provide information regarding the number of people in your family, your household income, and other information that will assist the hospital with determining your eligibility for Financial Assistance. You will also be asked to provide a pay stub or tax records to assist Chinese Hospital with verifying your income. After you submit the application, Chinese Hospital will review the information and notify you in writing regarding your eligibility.

### Where Can I Receive Help to Apply for Financial Assistance?

You can request help with the application process and pick up or request a free mailed application, plain language summary or a copy of the Financial Assistance Policy in person at Chinese Hospital, Patient Financial Services, 845 Jackson St, 1st Floor, San Francisco, CA 94133 or by calling at (415) 677-2314 or (415) 677-2308 during normal business hours. You can also obtain a free copy of the Chinese Hospital Assistance Application, Financial Assistance Policy, or this Plain Language Summary by visiting https://www.chinesehospital-sf.org/financial-assistance.

There are organizations that will help you understand the billing and payment process. The Health Consumer Alliance (<u>https://healthconsumer.org</u>) offers free assistance over-the-phone or in-person to help people who are struggling to get or maintain health coverage and resolve problems with their health plans.