

# Plain Language Summary of Financial Assistance Policy

### About Getting Assistance with Your Bill

This is for anyone who receives services from MUSC Health. The Plain Language Summary and Financial Assistance Policy for getting assistance with your bill are available in English and Spanish. Financial assistance does not apply to bills from MUSC Physicians Primary Care.

### How Do I Qualify for Financial Assistance?

You can ask for help with your bill at any time during your visit or billing process. We will determine how much you owe by reviewing income, assets, or other resources. If your yearly income is less than or equal to 200% of the current

Federal Poverty Guideline, you may not have to pay your bill. Federal Poverty Guidelines can be found at: http://aspe.hhs.gov/poverty/index.cfm.

You may qualify for assistance with all or part of your bill. The help is based on a sliding scale that considers your yearly income and family size.

# Uninsured

Annual Family Income	Amount of Discount
Less than 200% FPG	100%
201-225% FPG	80%
226-250% FPG	60%

## Insured

Annual Family Income	Amount of Discount
Less than 100% FPG	100%
101-120% FPG	80%
121-140% FPG	60%

### How Can I Apply for Financial Assistance?

To obtain a free copy of the Financial Assistance Application, Financial Assistance Policy, or Plain Language Summary go to http://www.muschealth.org/patients-visitors/billing/financialassistance.html

You can apply for help with your bill in person, by mail, or by phone. You can pick-up an application, plain language summary, or copy of the policy at 1 Poston Rd. Suite 350, Charleston, SC 29407, by calling 1.800.598.0624, or at any MUSC hospitals. In some cases you may get help from MUSC Health without applying.

### Paperwork

You are responsible for providing information timely about your health benefits, income, assets, and any other paperwork that will help to see if you qualify. Paperwork might be bank statements, income tax forms, check stubs, or other information.

#### **Emergency and Medically-Necessary Care**

If you qualify for help with your bill, you will not be charged more for emergency or medically- necessary care than amounts generally billed to patients having insurance under Medicare.

#### **Collection Activities**

Bills that are not paid 120 days after the first billing date may be reported on your or your guarantor's credit history, placed with a collection agency or attorney, or a lien may be filed against your real estate or personal property. You or the guarantor can apply for help with your bill at any time during the collection process by contacting the Customer Service Department at 1.800.598.0624. We generally do not sue patients, take action against personal property, or garnish wages.