

## Summary of Financial Assistance Policy

Winner Regional Healthcare Center offers financial assistance for emergency and medically necessary services provided and billed through our Patient Financial Services. This assistance is provided to patients demonstrating financial need.

Services eligible under this policy will be made available to the patient on a sliding fee scale, in accordance with financial need, as determined in reference to Federal Poverty Levels (FPL) in effect at the time of the determination. The basis for the amounts Winner Regional Healthcare will charge patients qualifying for financial assistance is as follows: Patients whose family income is at or below 100% of the FPL are eligible to receive free care, Patients whose family income is over 100% and below 150% of the FPL would be eligible for up to a 50% discount.

For exceptional financial circumstances patients whose family income exceeds 150% of the FPL may be eligible to receive discounted rates on a case-by-case basis based on their specific circumstances, such as catastrophic illness or medical indigence, at the discretion of Winner Regional Healthcare; however, the discounted rates shall not be greater than the amounts generally billed commercially insured patients. Once the patient has been deemed eligible, Winner Regional Healthcare will apply the FAP discount to the patient's account.

**Application Filing Date.** The right to apply for financial assistance consideration begins on the date of service and extends through the 240<sup>th</sup> day after the first billing statement is sent to the patient or guarantor.

**Notification of availability of our policy.** Every effort will be made to identify patients needing assistance as early as possible. Winner Regional has widely publicized the program in the following ways: through signs at registration areas in our hospital, clinics and home health, summaries that are available at the time of admission or discharge, policy summary, and an application which is available on the Winner Regional Website, on the patient billing statements, on brochures and other informational materials provided to the patient and family and healthcare providers and staff identifying patients with potential financial need.

**Services covered by a financial assistance application.** An approved Financial Assistance application will cover charges for emergency and medically necessary care provided at Winner Regional Healthcare Center, Winner Regional Clinic and Winner Regional Home Health with charges billed through our Patient Financial Services.

**Limitation of Charges.** All individuals that are FAP eligible will not be charged more than the amount generally billed (ABG) for their emergency or medically necessary care.

**Collection Activities.** Winner Regional will not engage in extraordinary collections activities, such as lawsuits or garnishments, before making reasonable efforts to determine whether an individual who has an unpaid account is eligible for financial assistance.

**Where/How to request financial assistance.** You may obtain a Financial Assistance application or a copy of our policy from Patient Financial Services:

- By telephone at 605-842-7175
- By mail at 745 East 8<sup>th</sup> Street, Winner, SD 57580
- By visiting [www.winnerregional.org](http://www.winnerregional.org)