APPENDIX F

BON SECOURS CHARITY HEALTH SYSTEM CHARITY CARE/FINANCIAL AID POLICY INFORMATION SUMMARY

The Mission of Bon Secours Charity Health System is to provide compassionate, quality healthcare services to those in need, regardless of their ability to pay. If you do not have health insurance, we can help you. You may qualify for financial assistance through a government-sponsored program or through the Bon Secours Financial Assistance Program. Our staff and/or representatives are available to help you with the application process for either of these programs.

The Bon Secours Charity Health System includes three area hospitals:

- Bon Secours Community Hospital, located in Port Jervis, New
- Good Samaritan Hospital, located in Suffern, New York
- St. Anthony Community Hospital, located in Warwick, New York

Financial assistance is available for patients with limited income and no health insurance. Although Bon Secours Charity Health System primary service area as defined above and everyone in New York State who needs medically necessary services can receive care and get a discount if they meet certain income limits. The amount of the discount varies based on your income and the size of your family. Do not be afraid to apply – you may qualify even if you work or own a home or car. You may also apply for a discount regardless of immigration status. Discounted or free care starts at 500% of the federal poverty guidelines.

Persons in	48 Contiguous US	Level I < = 250% of the			Level III Between 351% - 500% of FPL The Lower of 30% Discount of Total Charges or the Medicare FFS Rate*		Level IV OOP > 20% of Income 60% Discount
Family Unit	States and D.C.	Federal Poverty					
		Level (FPL) 100%					55.75 = 35.55 33.15
	Income Level	250%	251%	350%	351%	500%	>500%
1	\$12,060	\$30,150	\$30,151	\$42,210	\$42,211	\$60,300	Family Income
2	\$16,240	\$40,600	\$40,601	\$56,840	\$56,841	\$81,200	multiplied by 20% to
3	\$20,420	\$51,050	\$51,051	\$71,470	\$71,471	\$102,100	determine maximum
4	\$24,600	\$61,500	\$61,501	\$86,100	\$86,101	\$123,000	out-of-pocket expense
5	\$28,780	\$71,950	\$71,951	\$100,730	\$100,731	\$143,900	to be incurred. Once
6	\$32,960	\$82,400	\$82,401	\$115,360	\$115,361	\$164,800	reached, then the lower
7	\$37,140	\$92,850	\$92,851	\$129,990	\$129,991	\$185,700	of 60% discount of total
8	\$41,320	\$103,300	\$103,301	\$144,620	\$144,621	\$206,600	or the Medicare FFS
Ea. Addt'l	\$4,180	\$10,450	\$10,451	\$14,630	\$14,631	\$20,900	Rate*

* The Medicare FFS Rate for the services provided is the AGB (the amount generally billed to individuals who have insurance covering the care) in accordance with Section 501(r) of the Internal Revenue Code

All medically necessary services, including preventative care, are covered under the financial assistance program. This includes outpatient services, inpatient care, and emergency services. Please note that charges from private doctors who provide certain services in the hospital are billed by the respective physicians and may not be covered under this program.

How do I get information about the Financial Assistance / Charity Care Program?

While the Bon Secours Financial Assistance program does not apply to physicians or other providers who are not employed by the hospitals and independently bill for their services, Bon Secours does encourage those physicians to consider the hospitals' financial assistance determination when making billing and collection decisions.

What do I need to do to apply for the program?

Free, confidential help is available for the program. We will help you complete an easy application and will let you know of a few documents that may be needed (photo identification, pay stubs, etc.). If you, your family members, or friends do not speak English, someone will assist you in your own language.

The Financial Counselor can also tell you if you qualify for free or low-cost health insurance such as Medicaid, Child Health Plus and Family Health Plus. If the Financial Counselor finds that you do not qualify for free or low-cost insurance, he or she will help you apply for a charity discount.

Information regarding eligibility for Charity Care/Financial Assistance and the application process is available in the hospitals' Emergency Department and the hospitals' registration/admitting areas and on the hospitals' respective websites. You may also contact representatives knowledgeable about the Charity Care/Financial Assistance program at:

APPLICANTS MUST SUBMIT ALL REQUIRED DOCUMENTS IN THE SAME MAILING TO:

Bon Secours Charity Financial Assistance Program 400 Rella Blvd. Suite 308 Montebello, NY 10901

Charity Care/Financial Assistant: Toll free (866) 534-6702 Customer Service Center: Toll free (844) 419-2701

What if I have a problem that I cannot resolve with the hospital?

You can call the New York State Department of Health at 1-800-804-5447. Eligibility for Charity Care/Financial Assistance will be determined upon completion of a Charity Care/Financial Assistance application.