



Important Billing Information for Patients Financial Assistance Plain Language Summary

Thank you for choosing Sharp HealthCare Hospitals. This handout is designed to help our patients understand the Financial Assistance that is available to eligible patients, the application process for Financial Assistance, and your payment options. Your hospital bill will not include any bill for services you may receive during your hospital stay from physicians, anesthesiologists, clinical professionals, ambulance companies, and other providers that may bill you separately for their services. If you wish to seek assistance with paying your bills from these other providers, you will need to contact those providers directly.

Emergency Services: If you received emergency services at the hospital, you will receive a separate bill for the emergency room physician. Any questions pertaining to the emergency room physician's services should be directed to the physician. An emergency room physician, as defined in Section 127450 of the Health and Safety Code, who provides emergency medical services in a hospital that provides emergency care, is required by law to provide discounts to uninsured patients or insured patients with high medical costs who are at or below 350% of the federal poverty level.

Payment Options/Plans: Patient account balances are due upon receipt. Sharp HealthCare has many options to assist you with payment of your hospital bill. Patients may elect to make payment arrangements for their hospital bill. A Financial Agreement must be negotiated before the Patient Financial Services office can accept payment arrangements that allow patients to pay their hospital bills over time. These arrangements are interest-free for low income uninsured patients and certain income-eligible patients with high medical costs. The payment plan is negotiated between the Hospital and the patient.

Medi-Cal & Government Program Eligibility: You may be eligible for a government-sponsored health benefit program. Each Hospital has staff available to assist you with applying for government programs like Medi-Cal. You may contact Sharp HealthCare Customer Service Department Monday-Friday at (858) 499-2400 if you would like additional information about government programs, or need assistance with applying for such programs.

Covered California: You may be eligible for health care coverage under Covered California, which is California's health benefit exchange under the Affordable Care Act. Contact Sharp HealthCare Customer Service Department Monday-Friday at (858) 499-2400 for more details and assistance to see if you qualify for health care coverage

through Covered California.

Summary of Financial Assistance (Charity Care): Sharp HealthCare is committed to providing financial assistance to qualified low income patients and patients who have insurance that requires the patient to pay a significant portion of their care. The following is a summary of the eligibility requirements for Financial Assistance and the application process for patients who wish to seek Financial Assistance. The following are categories of patients who are eligible for Financial Assistance:

- Patients who have no third-party source of payment, such as an insurance company or government program, for any portion of their medical expenses **and** have a family income at or below 500% of the federal poverty level.
- Patients who are covered by insurance but have (i) family income at or below 500% of the federal poverty level; **and** (ii) medical expenses for themselves or their family (incurred at the hospital affiliate or paid to other providers in the past 12 months) that exceed 10% of the patient's family income.
- Patients who are covered by insurance but exhaust their benefits either before or during their stay at the hospital, and have a family income at or below 500% of the federal poverty level.

You may apply for Financial Assistance using the application form that is available from Patient Access Services, located within the Patient Access / Registration Departments at the Hospital or by calling Sharp HealthCare Customer Service at (858) 499-2400, or on the Sharp HealthCare website www.sharp.com/billing. You may also submit an application by speaking with a representative from Patient Access Services, who will assist you with completing the application. During the application process you will be asked to provide information regarding the number of people in your family, your monthly income, and other information that will assist the hospital with determining your eligibility for Financial Assistance. You will be required to provide three months of bank statements, pay stubs and or tax records to assist Sharp HealthCare with verifying your income.

After you submit the application, the hospital will review the information and notify you in writing regarding your eligibility. If you have any questions during the application process, you may contact Sharp HealthCare Customer Service at (858) 499-2400.

If you disagree with the hospital's decision, you may submit a dispute to the Patient Access Services office or Sharp HealthCare Customer Service Department at (858) 499-2400 or in writing to Sharp HealthCare 8695 Spectrum Center Blvd San Diego, CA 92123.

Copies of this Hospital's Financial Assistance (FA) Policy and FA Application, the

Plain Language Summary, as well as government program applications are available in multiple languages in person at our Patient Registration and Patient Access Services offices as well as online at www.sharp.com/billing. We can also send you a copy of the Financial Assistance Policy free of charge if you contact Sharp HealthCare Customer Service department at (858) 499-2400

In accordance with Internal Revenue Code Section 1.501(r), Sharp HealthCare adopts the prospective Medicare method for amounts generally billed plus 140%; however, patients who are eligible for full financial assistance are not financially responsible for more than the amounts generally billed because eligible patients do not pay any amount.

Pending applications: If an application has been submitted for another health coverage program at the same time that you submit an application for charity care, neither application shall preclude eligibility for the other program.

Notice of Availability of Financial Estimates: Requests for written estimates of your financial responsibility for *hospital services only* must be made during business hours. The estimate will provide you with an approximate amount the hospital will require the patient to pay for health care services, procedures, and supplies that are reasonably expected to be provided by the hospital. Estimates are based on the average length of stay and services provided for the patient's diagnosis. They are not promises to provide services at fixed costs. A patient's financial responsibility may be more or less than the estimate based on the actual services the patient receives during the time of service and do not include charges for service provided by physicians during a patient's stay in the hospital. Patients may receive separate billing statements from personal physicians, anesthesiologists, pathologists, radiologists, ambulance companies or other medical professionals who are not employees of the hospital. To discuss a physician's bill contact the provider at the number on their billing statement.

If you have any questions about written estimates, please request a bedside visit from our Patient Access Services Office at the hospital. If you have billing questions, or if you would like to pay by telephone, please contact Sharp HealthCare Customer Service Department at (858) 499-2400.