

## Plain Language Summary of our Financial Assistance Policy (FAP)

At Silver Cross Hospital we care about all our patients and are committed to provide quality service to all those in need. It is the policy and practice at Silver Cross Hospital to provide emergency or medically necessary care such as medical screening exams and stabilizing treatment to patients in the emergency department even if they are unable to pay for that care.

We provide financial assistance to all eligible persons who cannot afford to pay for essential hospital services. Eligibility can be demonstrated in two ways, presumptive eligibility and by family gross income level. Presumptive eligibility as of the date of service is described in more detail in the Financial Assistance Policy (FAP) as well as the Financial Assistance Application but includes such things as homelessness, incarceration in a penal institution and affiliation with a religious order and vow of poverty.

We provide this assistance based on the Federal Poverty Guideline (FPG) and we assist in the application for all federal and state assistance programs, such as Medicare, Medicaid. An uninsured patient whose family gross income is no more than 400% of the FPG will qualify for financial assistance. Documents necessary to determine financial assistance eligibility are listed in the FAP and the Application.

Applications and all supporting documents should be sent to the Patient Accounts Department as soon as possible after the date of service but no more than 240 days after the first billing date.

Patients eligible for financial assistance will not be charged more for emergency or medically necessary care than the amounts generally billed (AGB) to patients who have Medicare. Silver Cross's AGB calculation includes a 12-month lookback method and includes Medicare and private commercial patient information.

Applications, our FAP and this summary are available in English and Spanish at the hospital's main lobby desk, financial counsellor's office, the hospital website, and emergency department registration and outpatient registration areas at:

- 1900 Silver Cross Blvd, New Lenox, IL 60451; (815) 300-7596
- 12701 W. 143<sup>rd</sup> Street, Homer Glen, IL 60491
- Via email at **businessoffice@silvercross.org**
- Via online: **<https://www.silvercross.org/patient-family/after-visit/financial-assistance/>**
- Via mail by contacting our Patient Accounts Department @ 815-300-7596 (8am – 4pm)  
After hours feel free to leave a message with your contact information and we will send you the information you need.

For assistance with the Application process, please contact our Financial Counsellor (815) 300-7596. 1900 Silver Cross Blvd, New Lenox, IL 60451.