



Financial Assistance and Charity Care Policy

In the spirit of our mission to serve together in the spirit of the Gospel as a compassionate and transforming healing presence within our communities, Saint Alphonse is committed to providing healthcare services to all patients based on medical necessity; providing care for all persons, regardless of their ability to pay for services.

For patients who require financial assistance or who are experiencing temporary financial hardship, Saint Alphonse offers several assistance and payment options, including charity and discounted care, short term and long term payment plans and online patient portal payment capabilities.

Uninsured Patients

Saint Alphonse extends discounts to all uninsured patients who receive medically necessary services. Patient statements will reflect the discount amount and the adjusted balance due. Services such as cosmetic procedures, hearing aids and eye care that normally are not covered by insurance are priced at package rates with no additional discount. These services are expected to be paid at the time of service.

Short-Term and Long Term Payment Plans

Patients who cannot pay some or all of their financial responsibility may qualify for short term or long term payment plans. Saint Alphonse's short term payment plan is interest free and patient balances can be paid over the course of one year. Longer term interest bearing payment plans are available for those patients who cannot pay their balances within twelve months.

Financial Assistance / Charity Care Policy

A full discount for medically necessary services is available to patients who earn 200 percent or less of the **Federal Poverty Level guidelines**. Elective services such as cosmetic surgery are not included in our charity program. Those who earn between 200 and 400 percent of the Federal Poverty Level guidelines may be eligible for a partial discount. Patients who qualify for financial assistance will not be charged more than the Medicare discount rate. Discounts are also available for those patients who are facing catastrophic costs associated with their medical care. Catastrophic costs occur when a patient's medical expenses for an episode of care exceed 20% of their income.

Charity care discounts may be denied if patients are eligible for other funding sources such as a Health Insurance Exchange plan, Medicaid eligibility, or other public assistance programs and refuse or are unwilling to apply.

You may access an application and the complete Financial Assistance Policy at our website: www.saintalphonse.org/financial-services.

Patient Financial Services

Financial counselors are available to work with patients in completing financial assistance applications in order to determine what assistance is available. This includes assessing eligibility for Medicaid and Health Insurance Exchange plans.

Patients may contact a financial counselor at the hospital where they receive care to receive assistance in determining qualifications for financial assistance. Financial counselors can also provide free copies of the Financial Assistance Policy, Application, and Plain Language Summary for your review. Please contact or visit our Patient Financial Service Department for the following locations:

Saint Alphonsus Regional Medical Center – Boise	208-367-3770
Saint Alphonsus Medical Center - Nampa	208-463-5538
Saint Alphonsus Medical Center - Ontario	541-881-7035
Saint Alphonsus Medical Center – Baker City	541-523-6461
Saint Alphonsus Medical Group	208-367-5170

The Financial Assistance Policy, Application and Plain Language Summary are also translated into Spanish and are available for communication in other languages by contacting the Patient Financial Services department at the numbers listed above.

The Health Insurance Marketplace

The Affordable Care Act (ACA) requires everyone legally living in the U.S. to have health insurance beginning January 1, 2014. It also gives millions of individuals with too little or no insurance, access to health plans at different cost levels. The law also provides financial assistance to those who qualify based on family size and income. Beginning October 1, 2013, you will be able to shop at a new online Health Insurance Marketplace, also known as a health insurance exchange, where you can one-stop-shop for a plan that fits your budget and coverage needs. The next open enrollment for the health insurance exchange marketplace is in November 2016.