## The Guthrie Clinic Financial Assistance Policy – Plain Language Summary

The Financial Assistance Policy ("FAP") of The Guthrie Clinic, which includes Guthrie Medical Group, P.C., Robert Packer Hospital, Corning Hospital, Cortland Medical Center, Troy Community Hospital, Robert Packer Hospital at Towanda Campus, Guthrie Home Health, and Guthrie Hospice (collectively "The Guthrie Clinic") exists to provide financial assistance to patients who have healthcare needs and are uninsured, underinsured, ineligible for other government assistance, or are otherwise unable to pay for emergency or other medically necessary healthcare services based on their individual financial situation. Patients seeking financial assistance must apply for the program, which is summarized herein.

<u>Eligible Services</u>: Financial assistance is only available for emergency or other medically necessary healthcare services. Not all services provided within The Guthrie Clinic hospital facilities are covered under the FAP. Certain services which are separately billed by other providers may not be covered. Please refer to Appendix A of The Guthrie Clinics' FAP for a list of providers that provide healthcare services within each respective hospital facility and whether or not they are covered under the FAP.

<u>Eligible Patients</u>: Patients receiving eligible services, who satisfy the eligibility criteria and submit a completed financial assistance application including all required documentation.

How to Apply: The FAP and FAP Application may be obtained/completed/submitted as follows:

- Download the documents from the following website: <u>https://www.guthrie.org/patients-visitors/pay-my-bill/financial-assistance</u>
- Request documents be mailed to you, by calling the Financial Counseling Office at (570) 887-2051.
- Paper copies are available within various areas throughout The Guthrie Clinic Hospital facilities. This includes, but is not limited to, emergency rooms, patient registration check-in areas and the Financial Counseling Office within each hospital facility.
- Financial Representatives are on-site to assist individuals with the FAP Application, if needed.
- Completed Applications (with all required supporting documentation) should be mailed to: Attention: Financial Counselors, The Guthrie Clinic, Patient Financial Services Department, One Guthrie Square, Sayre, PA 18840

<u>Financial Assistance Eligibility</u>: Generally, uninsured and underinsured patients may be eligible for full financial assistance when their family household income is less than or equal to 200% of the Federal Poverty Level ("FPL"). Patients with household income greater than 200% but less than or equal to 400% of FPL may be eligible for discounted care.

Financial assistance levels, based solely on FPL are:

- Family household income less than or equal to 200% of FPL; Full financial assistance; \$0 is billable to the patient.
- Family gross income greater than 200% but less than or equal to 300% of FPL; Partial financial assistance; lesser of 80% discount from charges or AGB.
- Family gross income greater than 300% but less than or equal to 400% of FPL; Partial financial assistance; lesser of 60% discount from charges or AGB.

Note: Other criteria beyond FPL are also be considered (i.e. residency status, insurance/other medical coverage, asset thresholds), may result in exceptions to the preceding. The Guthrie Clinic Financial Representatives review submitted applications, and determine financial assistance eligibility in accordance with the FAP.

Any individual determined to be eligible for financial assistance under the FAP will not be charged more than Amounts Generally Billed ("AGB") for emergency or other medically necessary healthcare services. Any FAP-eligible individual will always be charged the lesser of AGB or any discount available under the FAP.

<u>Availability of Translations</u>: The FAP, Application and PLS are available in English and in the primary language of populations with limited proficiency in English ("LEP") that constitutes the lesser of 1,000 individuals or 5% of the community served by The Guthrie Clinic.

For help, assistance or questions please call the Financial Counseling Office at (570) 887-2051.