

Summary of Financial Assistance Policy

Lee Memorial Health System has a way to help people with their medical bills. We call this our Financial Assistance Policy or “FAP” for short. Under our FAP, we offer help to eligible patients for emergency medical care and medically necessary care provided at Lee Memorial Health System hospitals. Below is a summary of how it works. We can provide a copy of the FAP itself for more information.

Who Does the FAP Help? Under the FAP, patients can receive financial help if they meet certain household income levels (please see below) and are (1) uninsured, (2) reside in our primary service area (Lee, Charlotte, Collier, Glades, and Hendry Counties in Florida), (3) give us information about their household finances, and (4) receive emergency medical care or medically necessary care at a Lee Memorial Health System hospital facility.

To find out if a patient qualifies for financial help, we ask for information from the patient. We may ask a patient to complete a Financial Assistance Application (“FAA”) and to give us paperwork about the patient’s household finances. Lee Memorial Health System has financial counselors who can help to fill out the application. Copies of the FAP and the FAA are available online at www.leememorial.org/businessoffice/financial-assistance.asp or can be requested in person or by mail from the Central Business Office of Lee Memorial Health System at 1-800-809-9906. We may still try to obtain payment from insurance, liability settlements, and judgments, even if financial help is given.

The FAP covers Lee Physician Group doctors providing emergency medical services and medically necessary care at Lee Memorial Health System hospitals. The FAP does not apply to care provided outside of the hospital setting, such as doctor visits to the Lee Physician Group. Doctors who are not part of the Lee Physician Group may also offer financial assistance programs at their discretion. A list of doctors and other providers covered by the FAP may be found online at www.leememorial.org/businessoffice/financial-assistance.asp.

How to Apply. Patients may apply for financial assistance by completing a FAA at any time before and during treatment, and up to the final resolution of their bill. Lee Memorial Health System may ask for specific documents from the patient in assessing the patient’s FAA. Approval of an FAA may take up to 30 days. Patients who qualify for help will get help for up to 120 days, after which time they will have to apply again or send in new papers.

How much financial help is there? Lee Memorial Health System gives financial help under the FAP on a sliding scale, based upon the federal poverty level (“FPL”) guidelines.

Eligible patients whose gross family income is not more than 200% of the FPL will usually not have to pay any of their bills for the hospital and for doctors who participate in the FAP. Eligible patients with family income of more than 200% of the FPL and up to 400% of the FPL will usually only have to pay for 20% of their bills for qualifying hospital and physician fees. In addition, eligible patients whose household income is not more than

400% of the FPL for a family of four usually will not have to pay anything for qualifying hospital and physician charges when responsibility for hospital and physician charges exceeds 25% of their household income. In 2015, the FPL for a family of four equaled \$24,250.

How to calculate the “amounts generally billed.” When an eligible patient receives financial help of less than 100% of gross charges (see above), the patient will not owe more than the amount generally billed to individuals who have insurance (“AGB”). Lee Memorial Health System uses the “look-back” method to calculate the AGB for its hospitals. The AGB is the most we will collect from an eligible patient. The AGB is based on all claims allowed by Medicare, Medicaid, and private health insurers over a 12-month period, divided by the associated gross charges for those claims. The AGB calculation for each hospital is available online at www.leememorial.org/businessoffice/financial-assistance.asp.

Collection actions. For patients who are not eligible for financial assistance or do not complete their applications, and who do not pay their bills on time, Lee Memorial Health System may send their account(s) to a collection agency. Patients will receive notice that their account(s) are being sent to a collection agency and will have five business days to respond to the notice before collection action is initiated.

Delinquent accounts may also be reported to credit bureaus beginning 120 days after the patient’s first post-discharge account statement, and patients will receive 30 days’ notice before credit bureau reporting occurs. Lee Memorial Health System may also pursue legal action for amounts owed for more than 120 days. Patients will receive 30 days’ notice before legal action begins. Legal action may include civil lawsuits, garnishments on wages, liens on assets, and claims in bankruptcy and estate proceedings. In some cases, where permitted by law, we may deny or require pre-payment for non-emergent care for an individual who has one or more unpaid bills for previous care.

How to learn more about the Financial Assistance Policy. Lee Memorial Health System will make public the Financial Assistance Policy and required notices within the community we serve. Lee Memorial Health System will make free copies of the FAP, the FAA, and this Summary available in English, Spanish, German, and Haitian-Creole, both in paper and on the health system’s website, www.leememorial.org. For more information about the FAP and for assistance with the FAP application process, patients and community members may also contact a patient account specialist at the Central Business Office of Lee Memorial Health System by calling 1-800-809-9906.