

Financial Assistance Policy (FAP) Summary

OVERVIEW

In compliance with section 501(c)(3) of the Internal Revenue Code (IRC). Union General Hospital Inc. will inform their patients/guarantors of the financial assistance policy (FAP) and will make reasonable efforts to determine a patient's/guarantor's eligibility for financial assistance. If the determination is made that an individual is eligible for assistance, the hospital will reverse, when possible, adverse results of any collection efforts and will refund any over-paid amounts to the individual. The hospital will also issue a new billing statement which represents the amount generally billed (AGB) to individuals with insurance. This amount will be calculated using the "look-back" method, based on actual past claims paid to the hospital by Medicare and by other private insurers.

A. APPLICATION PROCESS

1. A patient/guarantor may apply for financial assistance by completing the assistance application and submitting it, along with other required documents, to Union General Hospital, 35 Hospital Road, Blairsville, GA 30512.
2. An application may be requested from the location shown above or by calling Union General Hospital Business Office at 706-745-2111.
3. A patient/guarantor may also download an application from the Union General's website, at UnionGeneralHospital.com.

B. ELIGIBILITY CRITERIA

1. Applicant will be screened for eligibility for any third party payor sources, such as Medicaid, and payment from any such source must be exhausted before applicant will be eligible for hospital financial assistance.
2. The applicant must also meet other eligibility criteria which are included in the full financial assistance policy. This policy may be requested and/or viewed by accessing the address, location, or telephone number shown in section A (above). Additionally, the policy can be viewed on public display at the hospital or on the hospitals' websites. (See A., 3 above)
3. Once the applicant is deemed eligible for assistance, the actual level of assistance will be determined, in part, by comparing the applicant's income to the Federal Poverty Guidelines (FPG), as follows:
100% discount if income is 0% to 100% of FPG; **50% discount** if income is 300% of FPG
30% discount if income is 350% of FPG; **10% discount** if income is at or over 400% FPG
4. Catastrophic medical expenses will also be a factor in determining eligibility for financial assistance.
5. After the application has been reviewed, a determination of eligibility, or non-eligibility, will be made and the applicant will be notified of the decision.
6. In the event of non-payment of any amount determined to be the responsibility of the patient/guarantor, and in the absence of an application for assistance, the hospital may refer the account(s) to an outside collection agency. Such action may result in an adverse entry on the patient's/guarantor's credit rating or the initiation of legal proceedings.