

Financial Assistance Policy – Plain Language Summary

Charleston Area Medical Center, Inc. (CAMC) is committed to providing quality healthcare to those in need regardless of their ability to pay. This letter explains our financial assistance policy which exists to provide eligible patients, partially or fully discounted emergency or other medically necessary healthcare services provided by the CAMC. CAMC and any substantially related entity are hereinafter referred to as CAMC. Patients seeking Financial Assistance must apply for the program which is summarized herein.

Charleston Area Medical Centers, Inc's. Financial Assistance policy

Eligible Services – Emergency or other medically necessary healthcare services provided by CAMC and billed by CAMC. The Financial Assistance Policy (FAP) only applies to services billed by CAMC. Other services which are separately billed by other providers, such as physicians or laboratories, are not eligible under the FAP.

Eligible Patients – Patients receiving eligible services, who submit a complete Financial Assistance Application, and who are determined eligible for Financial Assistance by CAMC.

Determination of Financial assistance Eligibility: Reduced or no payment will be expected for patients who meet the criteria for financial assistance. The main requirements for financial assistance are as follows:

- Income must be at 300% or less of the Federal Poverty Income Guidelines (FPL)
- AND, total asset guidelines (\$50,000 or less), excluding primary car and primary residence
- Not eligible for any public programs (such as Medicaid, Medicare, etc.)
- Patients that fall under 200% of FPL will get 100% off balance due
- Patients that fall in 201%-300% of FPL will get 50% off balance due

Patients may apply for financial assistance at any time-before, during or after care.

If you apply for financial assistance, you must provide us with all information required. You are responsible for applying for financial assistance.

How do I apply for Financial Assistance?

Step 1: Request a Financial Assistance Application.

Forms are available:

- On our website at www.CAMC.org
- 501 Morris Street Charleston, WV 25301
- At each registration area
- By calling the Financial Assistance Unit at (304) 388-6496, (304) 388-6406 or Customer Service at (304) 388-7530.

Step 2: Complete and return the Financial Assistance Application.

Complete the form and attach the documentation that may be required:

- **If enrolled in a state sponsored program**
 - Complete the application to where it says *wages for family*
 - List income under *wages*
 - Attach verification of enrollment in a state program such as WIC, SNAP, etc.
 - *Sign the application*
 - Return application by mail to the address on the application or by fax at (304) 388-3596.
- **If not enrolled in a state sponsored program.**
 - Fill out all lines of the application, *put N/A if something does not apply*
 - Attach the following required documentation:
 - Most recent bank statement (last 30 days) in detail
 - Last 30 days of payroll stubs for all members of household and/or most recent tax return
 - If no income and/or food and shelter is provided by someone other than the applicant. A notarized form must be signed. This form can be found on our website at www.CAMC.org
 - *Sign the application*
 - Return application by mail to the address on the application or by fax at (304) 388-3596.

Step 3: We will review your application.

We will review your application to determine if you qualify for assistance according to the Financial Assistance Policy guidelines.

Step 4: You will receive a decision.

You will receive a written decision. If you are denied, it is important that you contact CAMC to set up payment arrangements.