

## Summary of Financial Assistance Policy

Salem Health is committed to ensuring our patients get the medical care they need no matter their financial situation. You may qualify for free or discounted care based on family size and income, even if you have health insurance. If you think you may have trouble paying for your health care, please talk with us. When possible, we encourage you to ask for financial help before receiving medical treatment.

**What Is Covered?** We provide free or discounted care to eligible patients on a sliding fee scale basis, with discounts ranging from 25% to 100%, for emergency and medically necessary care at Salem Health Hospitals & Clinics. It does not cover any non-medically necessary services, prescriptions, or charges billed outside of Salem Health. A patient who is eligible for financial assistance will not be charged more than amounts generally billed to patients who have insurance.

**Screening for Presumptive Eligibility:** Prior to receiving a statement, Salem Health will screen any patient without public or private health insurance coverage, that are in a state medical assistance program, or who will owe the hospital \$500 or more on a single statement, to determine if a discount should be applied. We will also screen all patients prior to sending to collections.

**Financial Assistance Eligibility:** Any patient or person responsible for a Salem Health bill may apply for financial assistance at any time. Salem Health determines eligibility based on your family size and household income and discounts are applied when the combined monthly income falls under 400% of the Federal Poverty Guidelines. Financial assistance is the funding source of last resort after all other forms of payment (auto insurance, workers' comp, Medicaid, etc.)

**How to Apply for Financial Assistance:** A patient or person responsible to pay may apply for financial assistance by completing an application and providing supporting documentation through MyChart, by mail, email, fax, or in person.

- **MyChart:** [www.salemhealth.org/fa-app](http://www.salemhealth.org/fa-app)
- **Mail:** Attn: Financial Counselor Team, PO Box 14001, Salem, OR 97309-5014
- **Email:** [financial.counselors@salemhealth.org](mailto:financial.counselors@salemhealth.org)
- **Fax:** 503-814-1998
- **In-Person:** Information Desk in Bldg A at Salem Health's main campus or at West Valley front desk in the lobby

**Questions/Need Information:** If you have questions, need help, or would like to receive a copy of our policy and/or application via mail free of charge, please contact us by telephone at 503-562-4357, Monday through Friday from 8:30 a.m. to 4 p.m. For further information, please visit our website at: <http://www.salemhealth.org/financialassistance>.

### Other Assistance:

- **Coverage assistance:** You may be eligible for other government and community programs. We can help you learn whether these programs (including Oregon Health Plan) can help cover your medical bills. We can help you apply for these programs.
- **Catastrophic discounts:** We offer free care for up to a year when a patient's medical expenses exceed 20% of gross family income upon evaluating financial assistance applications.
- **Uninsured discounts:** We offer a discount for patients who do not have health insurance coverage. Please contact us about our discount program.
- **Payment plans:** Any balance for amounts owed by you is due within 30 days. The balance can be paid in any of the following ways: credit card, payment plan, cash, check, or online bill pay. If you need a payment plan, please call the number on your billing statement or you can setup one through MyChart.

**If English is Not Your First Language:** Translated versions of the application form, financial assistance policy, and this summary, are available upon request in Spanish, Russian and Chuukese. If you need these services, let hospital staff know.

Thank you for trusting us with your care.