

# Summary of Financial Assistance Policy

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Gibson Area Hospital & Health Services (GAHHS) 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 a GAHHS facility. 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 and are (1) uninsured, (2) reside in our primary service area (3) give us information about their household finances, and (4) receive emergency medical care or medically necessary care at a GAHHS 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. GAHHS has financial counselors who can help to fill out the application. Copies of the FAP and the FAA are available online at <http://www.gibsonhospital.org/online-forms/> or can be requested in person or by mail from the Central Business Office at 1-217-784-2245. We may still try to obtain payment from insurance, liability settlements, and judgments, even if financial help is given.

The FAP covers GAHHS Physician Group doctors providing emergency medical services and medically necessary care at Gibson Area Hospital. The FAP does apply to care provided outside of the hospital setting, such as doctor visits to the GAHHS Physician Group. Doctors who are not part of the GAHHS 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 <http://www.gibsonhospital.org/online-forms/>

**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. GAHHS 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 6 months, after which time they will have to apply again or send in new papers.

**How much financial help is there?** GAHHS 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.

**How to calculate the “amounts generally billed” (“AGB”).** 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. GAHHS 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.

**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, GAHHS 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 10 business days to respond to the notice before collection action is initiated.

**How to learn more about the Financial Assistance Policy.** GAHHS will make public the Financial Assistance Policy and required notices within the community we serve. GAHHS will make free copies of the FAP, the FAA, and this Summary available in English and Spanish, both in paper and on the health system’s website, [www.gibsonhospital.org](http://www.gibsonhospital.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 GAHHS by calling 1-217-784-2245



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