

SUMMARY OF HEALTHCARE FINANCIAL ASSISTANCE POLICY

Overview

In accordance with our mission to provide people with disabilities the opportunity to achieve independence through rehabilitation, Mary Free Bed will provide medically necessary services, within its financial capabilities and constraints, to those individuals who have limited financial resources. It is the policy of Mary Free Bed to provide discounted rates and/or extended payment plans to those individuals needing assistance in paying for Mary Free Bed services. This is a summary of the Mary Free Bed Community Financial Assistance (CFA) Policy.

Availability of Financial Assistance

Eligibility for financial assistance is determined by the ability of the patient or his/her guarantor to pay after all available resources have been utilized and all available assistance programs have been assessed. Financial assistance is available for medically necessary care provided by Mary Free Bed Rehabilitation Hospital, Mary Free Bed Medical Group and Mary Free Bed Orthotics & Prosthetics to uninsured and underinsured patients who are residents of the state of Michigan, and whose family income does not exceed two and a half (2.5) times the Federal Poverty Guidelines (FPG).

Eligibility Requirements

Financial assistance is generally determined by a sliding scale of total household income based on the FPG. Individuals eligible for financial assistance under our Policy with an income level at 145% FPG or below receive free care. Individuals with an income level from 146% to 180% FPG, 181% to 215%, and 216% to 250% FPG, respectively, receive discounted care based on a sliding scale, as set forth in the Policy. The specific percentage discounts for the 146%-180% FPG, 181%-215% FPG, and 216%-250% FPG, income levels are updated annually with changes in the charge master.

No person eligible for financial assistance under the CFA policy will be charged more for medically necessary care than amounts generally billed to individuals who have insurance covering such care. If an individual has sufficient insurance coverage or assets to pay for care, he/she may be deemed ineligible for financial assistance. Please refer to the full CFA Policy for a complete explanation.

About the Application Process

The process for applying for financial assistance under our CFA Policy includes these steps:

- Complete the Community Financial Assistance Application form and include required supporting documents.
 - We look at your income and family size to determine the level of assistance available to you. We use a sliding scale, based on FPG as outlined above.
 - We require that you first explore eligibility for some type of insurance benefits that would cover your care (i.e., Medicaid, Healthy Michigan, Workers Compensation, automobile insurance, etc.). We can help direct you to the appropriate resources.
- We will contact you to tell you whether you are eligible for financial assistance under our CFA Policy.
- We can help you arrange a payment plan for any remaining charges or bills that are not covered under our CFA Policy.
 - A payment plan will consider your financial situation to set payments that you can manage.

Where to Obtain Information

You may obtain a copy of our CFA Policy and CFA Application Form, as well as information about the financial assistance application process by, 1) visiting our website at <http://www.maryfreebed.com/financial-assistance>, 2) by contacting Mary Free Bed Financial Counseling by telephone at 616-840-8909, 3) by mailing a request to Mary Free Bed Rehabilitation Hospital, 360 Lafayette SE, Grand Rapids, MI 49503 ATTN: Financial Counseling, or 4) contacting our financial counselor(s) in person at our main hospital location (see the full CFA policy for a complete listing of facilities and addresses).

We accommodate all significant populations served by Mary Free Bed Rehabilitation Hospital that have limited proficiency in English by translating copies of our CFA Policy, Application Form, and this Summary in the primary languages spoken by those populations. We may also elect to furnish translation aids, translation guides, or provide assistance through use of qualified bilingual interpreters.