



## Plain Language Summary for Financial Assistance Policy

Memorial Hospital at Gulfport is committed to providing financial assistance to uninsured and underinsured individuals who are residents of Mississippi in Memorial Hospital at Gulfport's service area, in need of emergency or medically necessary treatment. The Financial Assistance Policy exists to provide these individuals partially or fully discounted medically necessary care. Patients seeking financial assistance must apply for the program, which is summarized below.

**Eligible Services:** Emergent and/or medically necessary healthcare services provided by Memorial Hospital at Gulfport, at any location, excluding office visits, cash package services and elective services.

**Eligible Patients:** Patients receiving eligible services, who submit a Financial Assistance Application (including all supporting documentation in the time allotted), and who are determined eligible for assistance based on the guidelines of this policy.

**Eligibility Period:** Patients have 240 days from the date of their first bill to return their completed application and the required supporting financial documentation to the Financial Counselors. Applications are processed monthly and a determination letter will be sent to the patients after the final determination is made.

**How to Apply:** Financial Assistance Applications and a copy of Financial Assistance Policy may be obtained/completed/submitted as follows: (applications also available in Spanish)

1. Obtain a copy of the application online at [www.WeAreMemorial.com/accounts-insurance](http://www.WeAreMemorial.com/accounts-insurance)
2. Request a copy in person in our customer service area on the 1<sup>st</sup> floor of the main hospital, located at 4500 13<sup>th</sup> Street, Gulfport, MS 39502.
3. Request to have an application mailed to you free of charge by calling our customer service line at 1-800-844-0735.
4. Patients that need assistance filling out the Financial Services Application can receive help in our customer service area on the 1<sup>st</sup> floor of the main hospital located at 4500 13<sup>th</sup> Street, Gulfport, MS 39502.

**Determination of Financial Assistance Eligibility:** With few exceptions, patients are eligible for financial assistance based on income levels and assets. This eligibility is based on the Federal Poverty Limits set annually by the U. S. Department of Health & Human Services. (<https://aspe.hhs.gov/poverty-guidelines>). Verification of eligibility is required so patients must provide documentation to support income and assets through the application process. Failure to do so could mean denied assistance. In some cases, Memorial Hospital may presumptively approve charity for individuals meeting certain criteria as outlined in the Financial Assistance Policy and may do so using a third-party vendor.

**Amounts Generally Billed:** An eligible patient will not be charged more than the AGB for emergency or other medically necessary care charged to patients who have insurance. The AGB is calculated based on the average of the three lowest commercially negotiated insurance rates. Financial Assistance discounts are applied to gross charges using this rate.

**Collection Activities:** Memorial will make reasonable efforts to determine if a patient is eligible for Financial Assistance before making any extraordinary collection attempts. Collection practices will be completed in accordance with the Memorial billing and collection guidelines. Collection attempts may be completed by the hospital or a designated agency. Non-payment will not be reported to a collection agency until a minimum 120 days after the first billing date.