



PLAIN LANGUAGE SUMMARY OF FINANCIAL ASSISTANCE POLICY

Consistent with its mission to deliver compassionate, high quality, affordable healthcare services and to advocate for those who are poor and disenfranchised, Thomas Health System is committed to providing without discrimination, emergency and medically necessary care to individuals regardless of their ability to pay. Financial Assistance is available to individuals who have healthcare needs and are Financially Indigent, ineligible for a government program, and otherwise unable to pay for medically necessary or emergency care. The following guidelines for the provision of patient Financial Assistance have been established.

Who is eligible for Financial Assistance?

Financial Assistance of a 100% write-off is available to patients who meet the following criteria:

- Family Income at 200% or below of the federal poverty guidelines;
- not eligible for any public programs (such as, Medicaid, Medicare, etc.) or any other third party insurance product; and
- the patient resides in West Virginia.

Patients outside these guidelines may also be considered on an exception basis.

How do I apply for Financial Assistance?

If you feel you might be eligible for Financial Assistance, applications are available:

- On our website at www.thomashealth.org
- At each registration area at Thomas Memorial Hospital and Saint Francis Hospital
- By calling or visiting a Financial Counselor in the Thomas Memorial Hospital Patient Accounts Office at (304) 766-3761 between 8 AM and 4 PM, Monday – Friday

Financial counselors are available at each division to assist in the application process.

Please complete all sections of the application form, including a signature and the date, and assemble all required documentation prior to submitting your application. If you need help completing your application, please contact our Financial Counselors by phone at (304) 766-3761, visit our Accounts Payable Office at 4605 MacCorkle Avenue, SW, South Charleston, WV 25309, or visit a registration area at Thomas Memorial Hospital or Saint Francis Hospital. The office is open between 8 AM and 4 PM, Monday – Friday.

Completed applications can be mailed to or delivered to our Accounts Payable Office at 4605 MacCorkle Avenue, SW, South Charleston, WV 25309, which is open between 8 AM and 4 PM, Monday – Friday.

What is covered under Financial Assistance?

All emergency and medically necessary care is 100% covered. Once you are approved, you are covered for ninety (90) days.

What is not covered under Financial Assistance?

The following are not considered medically necessary and are therefore not covered by this policy:

- elective or cosmetic services
- surgical weight loss procedures
- sleep lab procedures
- elective sterilizations
- reversals of sterilizations
- services not considered medically necessary by most insurance companies

If a patient chooses to receive non-emergency, non-medically necessary, and/or elective care at Thomas Health System, even though they know the services will not be covered under insurance or are not eligible for Financial Assistance, the patient will be responsible for payment of the estimated amount of the claim in full prior to service.

Where can I obtain a copy of your Financial Assistance Policy?

Our full Financial Assistance Policy is available:

- For download on our website: www.thomashealth.org
- Via mail by calling Financial Counselors by phone at (304) 766-3761
- For pick-up in the admissions areas at Thomas Memorial Hospital and Saint Francis Hospital, registration in the emergency department of Thomas Memorial Hospital, or in our Accounts Payable Office at Thomas at 4605 MacCorkle Ave., SW, South Charleston, WV 25309.

What if I do not qualify for Financial Assistance or cannot meet the guidelines above?

If you do not qualify for Financial Assistance as outlined above, you will still be eligible for discounted care. If you are uninsured, you may be eligible for a self-pay discount in accordance with Thomas Health System's Self-Pay Policy.

If you have insurance, other discounts may be available for you as well. Please contact our Financial Counselors at (304) 766-3761 for more information.