



## Plain Language Summary of Financial Assistance Programs for Ferrell Hospital Community Foundation

Ferrell Hospital is committed to providing healthcare services to people in the communities it serves consistent with its Mission and Values. It is our mission to strive to ensure the financial capacity of people who need healthcare services does not prevent them from seeking or receiving care. Ferrell Hospital provides emergency and other medically necessary care to patients without discrimination and regardless of their ability to pay for such services.

The Financial Assistance Program provides assistance to patients who are uninsured or under-insured by providing free or discounted care. Patients who qualify for financial assistance will not be expected to pay more for emergency or other medically necessary care than the amounts generally billed to those individuals who have health insurance coverage. In addition, we offer extended payment terms to eligible patients.

### **Financial Assistance Programs:**

**Financial Assistance Charity Program:** With this program your family income and family size are compared to the federal poverty guidelines. Gross charges are then discounted by the applicable percentage. The financial assistance program begins with a 100% discount for family incomes not exceeding 200% of the Federal Poverty Guidelines. *Please note: All insurance benefits must be exhausted to qualify for this assistance.*

**Illinois Hospital Uninsured Patient Discount Act:** Any Illinois resident who is considered to be an uninsured patient may qualify for free or discounted medically necessary care from Ferrell Hospital when the family income is less than certain percentages of the Federal Poverty Guidelines. Proof of Illinois residency and family income is required to qualify for this program.

Eligible patients with a family income of not more than 125% of the Federal Poverty Guidelines receive a 100% discount on hospital charges exceeding \$300 per inpatient admission or outpatient encounter. If the family income is between 126% and 300% of the Federal Poverty Guidelines, eligible patients receive a discount on charges equal to the Uninsured Discount Factor.

**Presumptive Charity:** The Presumptive Charity program allows the hospital to reduce hospital bills by 100% without further scrutiny when there are no insurance benefits and the patient satisfies one or more of the categories listed in our Financial Assistance Policy.

### **How can you obtain an application?**

You may obtain a copy of the FHCF Financial Assistance policy, Plain Language Summary, and an application by:

- Visiting our website at [www.ferrellhosp.org](http://www.ferrellhosp.org)
- Phoning our Financial Counselors at (618)-273-3361 ext 381 or 383
- Visiting our Financial Counselors at our hospital at the following address:

*Ferrell Hospital Community Foundation  
1201 Pine Street  
Eldorado, IL 62930*

FINANCIAL COUNSELORS ARE AVAILABLE MONDAY THRU FRIDAY FROM 8:00AM TO 5:30PM EXCLUDING HOLIDAYS

**This summary and copies of the application are also made available for patients at all registration points within the hospital facility.**

Required Documents:

\_\_\_ Application- Fully completed and signed

\_\_\_ Illinois Hospital Uninsured Discount Act requires proof of Illinois residency-valid state issued ID; residential utility bill; lease agreement; vehicle or voter registration card; Government issued mail; letter from homeless shelter; or statement from a family member who resides at the same address as patient.

\_\_\_ Illinois Hospital Uninsured Discount Act requires one of the following for proof of income: Most recent tax return; W-2 or 1099; two of the most recent paystubs; written income verification from employer; or one other form of income verification acceptable as determined most appropriate for the case.

\_\_\_ Financial Assistance Program (except Presumptive Eligibility) requires each of the following documents: Most recent tax return with all schedules and W-2 and 1099 for the most recent filing period. If applicable, the following are also required: proof of workers compensation for lost wages; disability income; child support received. If a federal tax return is unavailable, includes inaccurate information, or the family income has significantly changed, proof of all family income is required including two most recent pay stubs or a verification letter from all employers; proof of disability; rental income; worker's compensation income; strike benefits, alimony; child support received or paid; and public assistance. If an individual is self employed, two most recent paystubs, and if a business owner, copies of two most recent business checking account statements are needed.