

## **Financial Assistance Policy – Plain Language Summary**

SMP Health – St. Andrew’s is committed to helping those that are unable to pay for their hospital and/or clinic bills. As part of that commitment, SMP Health – St. Andrew’s offer Financial Assistance to those who have a need to receive medically necessary medical services. This is a summary of the SMP Health – St. Andrew’s Financial Assistance Policy.

### **Availability of Financial Assistance**

Financial Assistance is available for those that do not have insurance, those that are underinsured, and those that are ineligible for any government health care program such as Medicaid or Medicare. Financial Assistance is not an insurance program and eligibility will be determined in accordance with procedures involving an assessment of financial need.

### **Eligibility Requirements**

Eligibility for Financial Assistance is determined based on personal and financial information of the household. Patients whose household income is at or below 100% of the Federal Poverty Level are eligible to receive free care. Those with income over 100% the Federal Poverty but at or below 200% would also be eligible for a discount based on a sliding scale. No person eligible for Financial Assistance under the Financial Assistance program will be charged more for emergency care or other medically necessary care than amounts generally billed to individuals who have insurance covering such care. Those with sufficient assets or insurance coverage to pay for hospital care may not be eligible for Financial Assistance.

### **Services Covered**

This policy and procedure pertains to all SMP Health – St. Andrew’s facilities. Persons and departments covered by this policy include only St. Andrew’s Health Center acute, observation, swing-bed, emergency, laboratory, radiology, pharmacy, physical therapy, occupational therapy, cardiac rehab, outpatient facility surgical services, and speech therapy.

This policy does not apply to certain groups of providers that may treat a St. Andrew’s Health Center patient. See Appendix A for a listing of those groups or providers.

### **How to Obtain Information**

Copies of the Financial Assistance Program Application, the Financial Assistance Policy, and this Plain Language Summary can be obtained free of charge the following ways:

- Visit the SMP Health – St. Andrew’s admissions desk or the CFO
- Request the information be mailed out by calling 701-228-9300
- Information can be viewed or downloaded at our website at <http://www.smphealth.org/standrews>
- Request the information in writing by mail at 316 Ohmer St, Bottineau, ND 58318

### **How to Apply**

To apply for financial assistance, submit a completed Financial Assistance Application along with the required supporting documents to:

SMP Health – St. Andrew’s  
Attn: Caring Program  
316 Ohmer St, Bottineau, ND