



# Patient Financial Assistance Summary

Plain Language Summary

## Key Questions Answered:

- What services are covered?
- How do I apply for assistance?
- Who qualifies for assistance?
- What are the income limits?
- Where can I get an application to apply?

## What Services are Covered?

The Financial Assistance Policy (FAP) covers emergency and medically necessary services provided to **uninsured and underinsured** patients at Our Lady of the Lake Surgical Hospital. Assistance for under-insured patients is meant to address gaps in coverage and does not cover co-pays, deductibles, or co-insurance for insured patients. The policy also does NOT cover: cosmetic procedures; charges resulting from procedures that are not covered by third-party insurance due to the patient's failure to follow insurance payer guidelines where a patient knowingly received services in a non-contracted hospital; motor vehicle accidents where third-party liability is being pursued for payment of hospital expenses; and other services as determined by the Hospital.

## How to Apply?

The FAP and Application may be obtained from the Hospital website, by mail, or in person at the Hospital's Admissions Department. Complete the application, include all requested documents, and submit to the Hospital Admissions Department or by mail to the address listed on the application.

## 2022 Federal Poverty Level Chart - Income Brackets (Contiguous 48 States)

One of the qualifying factors is family income based on the table below:

Persons in family/household	250% FPL
1	\$ 33,975
2	\$ 45,775
3	\$ 57,575
4	\$ 69,375
5	\$ 81,175
6	\$ 92,975
7	\$104,775
8	\$116,575

9+: For families/households with more than 8 people: add \$4,720 for each person in excess of that number.

## Who Qualifies for Financial Assistance?

Eligibility for write-off is determined based on the number of persons in the household and annual family income as a percentage of the federal poverty level (FPL) (see table above). Qualifying patients receive a full write-off of all hospital charges, *excluding any Standard Deposits previously paid*, assuming they meet the other eligibility criteria set out in the FAP.

- Uninsured, income up to 250% of FPL or
- Uninsured with income greater than 250% of FPL and medical expenses for the preceding 12 months exceeding 20% of family income may qualify.
- Underinsured will be treated as uninsured for purposes of this FAP.

# Patient Financial Assistance Summary

See detailed information in the policy at our hospital website.

Eligible patients will not be charged more for emergency and other medically necessary care than Amounts *Generally Billed* (AGB) to those patients who have insurance.

The Plain Language Summary, FAP, and Application will be offered in multiple languages at the Admissions Departments and on the website.

[www.OLOLSH.com](http://www.OLOLSH.com)

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Family income includes the income of all family members who reside together and dependents claimed on the income tax return. The following income is used when computing family income: earnings, unemployment compensation, workers' compensation, Social Security, Supplemental Security Income, public assistance, veterans' payments, survivor benefits, pension or retirement income, interest, dividends, rents, royalties, income from estates, trusts, educational assistance, alimony, child support, assistance from outside the household, resources or property that are easily convertible to cash, and other miscellaneous sources. Family income is determined on a before-tax basis.

To see if you qualify for financial assistance and for FREE confidential help in applying, contact Our Lady of the Lake Surgical Hospital at (985) 641-0600 or visit our front lobby desk and ask for the Admissions Department. A Financial Counselor will be happy to assist you. The full policy and applications are also available on-line or by mail.

Patient Access/Admissions Department  
Attention: Financial Counseling

Our Lake of the Lake Surgical Hospital  
(985) 641-0600  
[www.OLOLSH.com](http://www.OLOLSH.com)

In-person assistance is offered  
Monday - Friday  
8:00 am – 4:30 pm.



Our Lady of the Lake Surgical Hospital is committed to providing *financial assistance* to those who have healthcare needs and are uninsured or under-insured, for emergency or medically necessary care, based on the patient's individual financial situation. Patients seeking *financial assistance* must apply for the program, which is summarized in this document.

*Our Lady of the Lake Surgical Hospital is owned in part by certain physicians who practice at the hospital. A list of physician investors is available upon request.*