



FMOL Health 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 their individual financial situation. Patients seeking financial assistance must apply for the program, which is summarized in this document.

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?



Franciscan
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HEALTH SYSTEM

fmolhs.org



Patient Financial Assistance Summary

Plain Language Summary



What Services are Covered?

The Financial Assistance Policy (FAP) covers emergency and medically necessary services provided to uninsured and underinsured patients at FMOLHS Hospitals. Assistance for underinsured 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 websites, by mail, or in person at each 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.

INCOME LIMITS

One of the qualifying factors is family income based on the U.S. Department of Health and Human Services Federal Poverty Level table as published annually in the Federal Register.

Scan the QR code for the poverty guidelines or visit aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines.



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). Scan the QR code at left for current poverty guidelines. Qualifying Financial Assistance will be based on the following criteria:

- Uninsured & Under-insured, income between **301% - 400%** of FPL adjustment = **75%** of remaining balance - Full documentation required or
- Uninsured with income greater than **400%** of FPL and medical expenses for the preceding 12 months exceeding **20%** of family income **may** qualify. Full documentation required or
- Uninsured & Under-insured, income between **251% - 300%** of FPL adjustment = **100%** of remaining balance - Full documentation required, or
- Uninsured & Under-insured with income at or below **250%** of FPL adjustment = **100%** - Limited or no documentation required.

See detailed information in the policy at any of our hospital websites listed in this Plain Language Summary.

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 websites listed in this document.

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.

Contact Us Today.

To see if you qualify for financial assistance and for FREE confidential help in applying, contact the FMOLHS Hospital and ask for the Admissions Department. A Financial Counselor will be happy to assist you. The full policy and applications are also available online or by mail.

Patient Access/Admissions Department Attention: Financial Counseling

Our Lady of the Angels
(985) 730-6700
oloh.org/financialassistance

Our Lady of Lourdes
(337) 470-2000
lourdesmc.com/financialassistance

Our Lady of the Lake
(225) 765-7921 or (800) 327-3284
ololrmc.com/financialassistance

Our Lady of the Lake St. Elizabeth
(225) 647-5000
ololrmc.com/financialassistance

Our Lady of the Lake Assumption Community Hospital
(985) 369-3600
ololrmc.com/financialassistance

St. Dominic's Hospital
(601) 200-5446
stdom.com/financialassistance

St. Francis Medical Center
(318) 966-4000
stfran.com/financialassistance

In-person assistance is offered Monday-Friday from 8 a.m. – 4:30 p.m. The Admissions Department can be found by following the clearly marked signage in the public pathways at each hospital.