



## SCK Health

### Summary of Financial Assistance Policy

SCK Health has a commitment to and respect for each person's dignity with a special concern for those who struggle with barriers to access healthcare services. SCK Health has an equal commitment to manage its healthcare resources as a service to the entire community. In furtherance of these principles, SCK Health provides financial assistance for certain individuals who receive emergency or other medically necessary care from SCK Health. While we are able to offer assistance with this program, we can only act when we are aware, and thus encourage our patients to seek assistance as soon as issues or questions arise.

This summary provides a brief overview of SCK Health's Financial Assistance Policy.

#### **Who Is Eligible?**

You may be able to get financial assistance. Financial assistance is generally determined by your total household income as compared to the Federal Poverty Level. If your income is less than or equal to 200% of the Federal Poverty Level, you will receive a 100% charity care write-off on the portion of the charges for which you are responsible.

#### **What Services Are Covered?**

The Financial Assistance Policy applies to emergency and other medically necessary care. These terms are defined in the Financial Assistance Policy. Elective services are not covered by the Financial Assistance Policy. When applying for Financial Assistance you must indicate which accounts you are applying for. The application is not an ongoing/recurring approval.

#### **How Can I Apply?**

To apply for financial assistance, you will complete a written application and provide supporting documentation, as described in the Financial Assistance Policy and the Financial Assistance Policy application. You can pick up an application from the Financial Counselor's Office or request one be mailed to you by calling 620-441-5723.

#### **Financial Counseling**

SCK Health's financial counselors help uninsured and under-insured patients understand and access programs and discounts which we believe are among the most generous and comprehensive for which they may be eligible in order to significantly reduce their financial burden. These resources are available to any patient who needs financial counseling or assistance in applying for Medicaid or other eligible coverage.



## **Patient Discounts and Protection**

Covering both uninsured and under-insured patients, SCK Health applies a sliding scale discount on patient amounts due based on federal poverty guidelines (FPG) and household income. The individual policies include:

- **Charity Care Policy:** provides a 100% write-off of costs related to emergency services for qualifying patients. Generally, patients with annual household incomes of less than 200% of FPG qualify for this program.
- **Expanded Charity Care Policy:** provides financial relief for emergency services to families with annual household incomes between 200% and 400% of FPG. For patients who qualify for this program, we cap their out-of-pocket balances at 4% of their annual income using a sliding scale. For example, a family of four with a household income of \$100,000 would have their liability capped at \$4,000. (We make both of these charity care policies available to all patients, regardless of their insurance coverage.)
- **Uninsured Discounts Policies:** offer patients with no insurance, or exhausted insurance benefits, a discount for emergency services. The discount averages 88% of the patient's total bill, which is similar to expected reimbursement for patients with Medicaid coverage.
- **Under-insured Discounts/Patient Liability Protection (PLP):** the PLP program provides protection for patients with household incomes between 400% and 1,000% of FPG. The discounts under this program help patients who may find themselves with limited coverage, a high deductible, or who may be out of network. Similar to the policies above, these discounts are need-based and calculated on a sliding scale based on the patient's annual household income.

## **Billing Process**

SCK Health is committed to responsible billing and collections. Our financial counselors work with patients to establish interest-free payment arrangements. Patients who make payments at the time of service for their estimated financial liability receive a discount of 30% (with insurance) to 70% (without insurance) of the amount owed.

## **How Can I Get Help with an Application?**

For help with a Financial Assistance Policy application, you may contact SCK Health's Financial Counseling Department located at 6401 Patterson Pkwy Arkansas City, KS 67005 or by calling 620-441-5723.

## **How Can I Get More Information?**

Copies of the Financial Assistance Policy and Financial Assistance Policy application form are available at <https://www.sckrhc.org/> and at the following location: SCK Health, 6401 Patterson Pkwy Arkansas City, KS 67005