



## Financial Assistance Policy Plain Language Summary

**Financial Assistance Offered:** If you do not have insurance or if you are under-insured, UCHealth provides financial assistance for emergency and other medically necessary care at a discount from our normal charges if your family income is at or below four times the Federal Poverty Guidelines (FPG).

If you seek assistance through UCHealth, you are required to complete a financial assistance application. UCHealth will first screen all financial assistance applicants for Medicaid eligibility, and applicants must cooperate with the Medicaid screening process to be eligible for financial assistance from UCHealth.

If you are eligible for financial assistance under UCHealth's Financial Assistance Policy (FAP), you will receive free or discounted care as follows:

- **Annual family income up to 250% of the FPG:** free care
- **Annual family income between 251% and 400% of the FPG:** discounted care equal to the Amount Generally Billed (see below for description).

Even if you have insurance, if you meet the FAP criteria, you will be eligible for financial assistance for the amount you are personally required to pay. For example, if you have a copayment or deductible, or if your insurance does not cover medically necessary services covered by our FAP, or if you have exhausted your lifetime benefits, you can still receive financial assistance if you qualify under UCHealth's FAP.

**Charges Will Not Exceed Amount Generally Billed:** If you are eligible to receive financial assistance under UCHealth's FAP, UCHealth will not charge you more for emergency or other medically necessary care than the amount UCHealth generally bills patients with commercial insurance or Medicare coverage ("Amount Generally Billed," or "AGB").

### **How to Obtain Copies of UCHealth's FAP & Financial Assistance Application ("Application"):**

- **ONLINE:** visit the UCHealth website at <https://www.uchealth.org/billing-and-pricing/financial-assistance>
- **CALL:** 866-429-6045. Customer service representatives are available 8:00am to 5:00pm (MST), Monday through Friday, to answer questions and to mail paper copies upon request and without charge.
- **VISIT:** Paper copies are available upon request and without charge at all UCHealth hospital emergency departments and admissions areas and at UCHealth financial counseling offices located at the following UCHealth hospital locations: Poudre Valley Hospital, Medical Center of the Rockies, University of Colorado Hospital, Memorial Hospital Central, Memorial Hospital North, Longs Peak Hospital, Yampa Valley Medical Center, Greeley Hospital, and Highlands Ranch Hospital..

**How to Apply and Obtain Assistance:** You may apply for financial assistance at any time by completing and submitting an Application, and providing UCHealth with the required documentation regarding your income. UCHealth's financial counseling team evaluates and processes all Applications within 30 days and mails a determination letter to the applicant soon after making a determination. If you have any questions or need assistance applying for Financial Assistance, please call 855.843.3547 to speak with a financial counselor, or visit us at one of the following UCHealth hospital locations: Poudre Valley Hospital, Medical Center of the Rockies, University of Colorado Hospital, Memorial Hospital Central, Memorial Hospital North, Longs Peak Hospital, Yampa Valley Medical Center, Greeley Hospital, and Highlands Ranch Hospital.

*\*Copies of our Financial Assistance Policy, Financial Assistance Application, and this Summary are available in English and Spanish.*

*\*Las copias de nuestra política de asistencia financiera, el formulario de solicitud y este resumen están disponibles en inglés y en español.*