



st. Joseph Healthcare
St. Joseph Hospital
In the Spirit of Healing

Dear Customer,

Thank you for choosing St. Joseph Hospital (St. Joseph's) for your care. We want you to have a pleasant experience.

This Plain Language Summary explains the Free Care financial assistance program for St. Joseph's.

Who Qualifies?

Free Care discounts are for persons or households

- who are Maine residents
- who have income below 200% of poverty level; and
- who either have no insurance or have out-of-pocket expenses after insurance has been applied

How to Apply

To apply for this assistance, submit the following information:

- Copy of valid state ID for applicant and spouse (driver's license or state-issues photo ID)
- Proof of income for the most recent 13-weeks (See Financial Assistance application for acceptable documents)
- Most recent Tax Return
- Denial letter from the Department of Human Services, if applicable
- Proof of Child Support
- Self employment and rental income needs to include a work ledger for January to present.
- Completed Financial Assistance application

We will return any incomplete applications. If a returned application becomes more than 90-days old, you will need to start a new application.

Rules

If your application is approved, you will receive discounted or free care for 6 or 12 months. If you are admitted as an inpatient or receive inpatient services 30-days or more after we approve your application, you may be requested to reapply. If you were covered by insurance that we did not know about, you will lose your financial assistance and must pay fully for any services that were adjusted.

What Is Covered?

Free Care services

- performed within 240-days before the date on the bill
- performed by providers employed by St. Joseph's and billed by St. Joseph's
- medically necessary (see attached services that are NOT medically necessary)

Note: Financial Assistance does not apply to services by a non-employed provider; unless indicated (such as, but not limited to, radiologists, pathologists, and anesthesiologist)

More Information

Please contact our Financial Counselors at (207) 907-3620 if any of the following are true:

- You have insurance coverage that you did not disclose to us
- You do not qualify for financial assistance but need help
- You wish to set up a payment arrangement

To apply for Financial Assistance, follow the instructions on the attached application.

Sincerely,

Patient Financial Counselor/ Patient Representative Services
207-907-3620



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Non-Medically Necessary Services

- *Acupuncture
- *Admission Not Certified by Utilization Review
- *Breast Pump Rental
- *Cardiac Rehab Phase III
- *Cat Scans for Lung Screening
- *Child Birth Class
- *Circumcision
- *Cosmetic Surgery; Breast Reconstruction, Breast Reduction/Mastopexy, Removal of Excess Skin and Subcutaneous Tissue of Abdomen, Skin Tag Removal for Cosmetic Purposes, EVLT (Endovenous Laser Treatment) for Cosmetic Purposes.
- *Gastric Bypass, Gastroplasty, Gastric Banding (unless deemed to be medically necessary)
- *Infertility Services
- *IOP/Intensive Outpatient Patient Behavioral Program(s)
- *Medical Care by Mail, Telephone or Internet
- *Migraine Procedures (unless deemed to be medically necessary)
- *Off-label Procedures (unless deemed to be medically necessary)
- *Pre-certification Denials for Medical Necessity and an Advanced Beneficiary Notice (ABN) is issued
- *Preparation and Duplication of Records, Forms and Reports
- *Private Room(s)
- *Procedures for altered gender
- *Reversal of Sterilization Procedures
- *Services Not Covered by the Primary Insurance/Payer due to Services Not Being Authorized
- *Services received at d/b/a St. Mary's d'Youville Pavilion
- *Services that the patient elects under the HIPAA Privacy Act to not have billed to his/her health insurance and instead elects to pay for the services in full. These services may be medically necessary, but would not be eligible for this program when another payer source is available, but the patient elects not to utilize it.
- *Utilization Review denials for medical necessity and a Notice of Non-Coverage is issued
- *Weight Management Program
- *Other; Non-employed provider (unless otherwise noted in policy addendum), Radiologist, Pathologist, Anesthesiologist, and any services not billed by St. Joseph Hospital.

If not noted, St. Joseph Hospital reserves the right to follow the Medical Necessity and Medically Necessary rules as outlined in the Maine Department of Health and Human Services 10-144, Chapter 101, MaineCare Benefits Manual.

In liability or MVA situations, proof of valid insurance denial or exhaustion of benefits must be provided before claims will be considered for this program.