

## Financial Assistance On-Line Policy

Grafton City Hospital of Grafton, WV, is committed to providing quality care to patients regardless of their ability to pay. In emergencies, treatment will not be delayed because of financial or insurance issues. Grafton City Hospital acknowledges that there are patients who do not possess the ability to pay for emergent or medically necessary healthcare services. The following guidelines have been established to provide financial assistance to our patients in need.

### Who is eligible for Financial Assistance?

A patient is eligible for 100% financial assistance if he/she:

- Has received or is scheduled to receive Emergency or Medically Necessary Care.
- Has a household income less than twice the federal poverty limit (<http://aspe.hhs.gov/POVERTY/figures-fed-reg.cfm>).
- Does not have substantial assets.
- Has applied for and has been denied Medicaid coverage.
- Is a citizen or permanent resident of the United States (foreign students are not eligible).

Patients outside of these guidelines may also be considered on an exception basis.

- Patients eligible for financial assistance will not be charged more than the amounts generally billed for emergency or other medically necessary care.

### Sample Income Guidelines for 2018

Persons in Family/Household	Poverty Guideline Annual Household Income in Dollars	200% of Federal Poverty Guideline Financial Assistance Annual Income Threshold
1	12,140	24,280
2	16,460	32,920
3	20,780	41,561
4	25,100	50,200
5	29,420	58,840
6	33,740	67,480
7	38,060	76,120
8	42,380	84,760

Add \$4,320 for each person over 8.

### How do I apply for Financial Assistance?

If you feel that you may meet the requirements above, an application may be obtained from the following sources:

- You can download a copy of the application in pdf format here.
- By calling or visiting the Financial Counselors' Office at 304 265-7404 or 304 265-7451 between 8:00 am and 4:00 pm, Monday through Friday.

Please complete all sections of the application form and assemble all required documentation prior to submitting your application. If you need help completing your application, please contact our Financial Counselor by phone at 304 265-7404 or 304 265-7451 or visit the Patient Financial Service Department. The office is open between 8:00 am and 4:30 pm Monday through Friday.

Completed applications can be mailed to Grafton City Hospital, 1 Hospital Plaza, Grafton, WV 26354 or can be delivered to our Patient Financial Service Department between 8:00 am and 4:30 pm Monday through Friday.

**What is covered under Financial Assistance?**

All emergency and medically necessary care is covered. Once you are approved, you are covered for 6 months.

**What is not covered under Financial Assistance?**

Not all services will be covered under Financial Assistance. The following services are excluded:

- Elective or cosmetic services.
- Maternity services.
- Reproductive services.
- Services not considered medically necessary by most insurance companies.

For a complete list of excluded services, please contact a Financial Counselor at 304 265-7404 or 304 265-7451.

**Where can I obtain a copy of your Financial Assistance Policy?**

Our full Financial Assistance Policy is available:

- Click to download the Financial Assistance Policy.
- Via mail by calling our Financial Counselors at 304 265-7404 or 304 265-7451.
- Via mail by calling the Patient Financial Services Department at 304 265-7404 or 304 265-7451.
- For pick-up in the Admissions area.

**Our collection process is as follows:**

1. From date of patient responsibility, the first statement is sent to the patient.
2. 30 days from 1<sup>st</sup> statement, the 2<sup>nd</sup> statement is sent.
3. 30 days from 2<sup>nd</sup> statement, the 3<sup>rd</sup> statement is sent.
4. 30 days from 3<sup>rd</sup> statement, the 4<sup>th</sup> statement is sent.
5. 30 days from 4<sup>th</sup> statement, a letter is sent to the patient indicating they are ready to be sent to collections.
6. 30 days from the letter, a phone call is made to the patient.
7. Finally, after no response, the patient is turned over to collections.