

## **SUMMARY OF FINANCIAL ASSISTANCE POLICY**

Erlanger has a financial assistance policy (FAP) that provides for free care (financial assistance) to those who qualify. You can qualify for financial assistance (FA) through presumptive review or an application process.

Erlanger will review all uninsured persons for presumptive qualification before sending a billing statement for care. To presumptively qualify, you must be uninsured and your family income must be 200% or less than the federal poverty guidelines. If you receive a statement for your care, you did not qualify for FA under the presumptive process.

If you do not presumptively qualify for FA, however, you may still qualify by completing an application and providing required documentation. All persons, whether insured or uninsured, may apply for FA.

Generally, to qualify for FA under the application process, your family income must be 250% or less than the federal poverty guidelines and your family must not own assets that could pay for your care. A patient approved for FA will not be charged for medically necessary care, which is less than amounts generally billed. Medically necessary care does not usually include flat-rate pricing or cosmetic procedures.

This is simply a summary of the FAP. You should review the full policy for additional information, including the time period to apply for FA.

You can obtain free copies of the FA policy, summary and application in English or Spanish at [www.erlanger.org/fap](http://www.erlanger.org/fap), from an Ambassador/PSR or from Patient Financial Services (PFS) in person, by telephone or mail at:

Patient Financial Services (PFS)  
1501 Riverside Dr., Suite 105  
Chattanooga, TN 37406  
423-778-3296

Patient Financial Services (PFS)  
3990 E. US Hwy. 64 Alt.  
Murphy, NC 28906  
828-835-3662/ 828-837-3897

Contact PFS for more information or to connect to an advocate who can assist you with applying for FA.