**Policy Statement:** It is the policy of Erlanger Health System (EHS) to grant our patients access to essential or non-elective care, regardless of their ability to pay.

Financial/Charity assistance (Charity) is available to all patients who qualify after providing the necessary documentation and completing the application process. Financial Counselors are available to assist patients in making applications for Charity. Applications for assistance are available at EHS between 8:30 a.m. and 4:30 p.m. (Monday through Friday) and on-line at [www.erlanger.org](http://www.erlanger.org). Services eligible for Charity are medically necessary inpatient and outpatient services. Charity for Hamilton County residents is approved for six (6) months. Charity for non-Hamilton County residents is generally approved for up to three (3) months. Once the approval time period expires, Charity applicants must reapply.

Initially, a patient is determined eligible by income standards and household size when the annual gross individual or family income does not exceed 200% of the Federal Poverty Guidelines as published annually in the Federal Register. The current HH Poverty guidelines are found on the U.S. Department of Health and Human Services website: [http://aspe.hhs.gov/poverty/figures-fed-reg.cfm](http://aspe.hhs.gov/poverty/figures-fed-reg.cfm). Current income is a factor in assessing Charity, but it is not the only factor considered. Among other things, temporary factors are reviewed, such as short term layoff, unemployment, disability or other demonstrated hardship. Available assets are reviewed to determine Charity eligibility. If the applicant has assets to pay the debt, Charity may be denied. The State of Tennessee is a member of the Federal Healthcare Exchange Program. Therefore, applicants must apply for insurance through the Health Insurance Marketplace. Any applicant for Charity who does not provide the necessary documents for review, refuses to apply for insurance in the Health Insurance Marketplace or allows insurance to lapse due to lack of payment may not be considered for Charity. Charity applies only after all other resources have been exhausted. When patients qualify for TennCare or Medicaid, those coverages are first billed with payment pursued and collected before Charity is considered. Once those program eligibility/benefits are exhausted and resolved, then Charity consideration may be pursued for any remaining qualifying balance.

Eligibility for Charity means the charges for qualifying medical services will be written off by EHS. No patient eligible for Charity will be charged more for emergency or medically necessary services than the Amounts Generally Billed (AGB). As the balance for healthcare services qualifying for Charity is written off by EHS, the calculation of AGB as defined by IRS 26 CFR Section 501(r)) is not required as the policy meets both calculations. For more detailed information please go to the website [http://www.erlanger.org/fap](http://www.erlanger.org/fap) or call the Patient Financial Services Department at (423)778-5150.

**How to Apply:** - Financial Assistance Applications may be obtained/completed/submitted as follows:

- Request and obtain an application while you are being treated at the facility.
- Download an application from our website at [http://www.erlanger.org/fap](http://www.erlanger.org/fap).
- Request that an application be mailed to you, by calling the Financial Services Department at (423) 778-5150.
- Request and obtain an application by mail/or visiting in person: Financial Services Department, located at 1501 Riverside Drive, Suite 130, Chattanooga, TN 37406.
- Mail the completed application (with all required documentation/information specified in the application instructions) to Patient Financial Services Department, 1501 Riverside Drive, Suite 130, Chattanooga, TN 37406.
- If you do not provide the required information with the application, you will receive notice of the additional information needed. If you do not provide the additional required information within a reasonable time, your application may be denied.

**Other Assistance Programs:**

In addition to assisting with Charity, EHS staff is available to patients in determining eligibility for programs such as TennCare, Medicaid or the Affordable Health Care Act. Financial Counselors are available to assist uninsured patients in determining a source of payment.

**Uninsured, Self-Pay Patients:**

A Managed Care type discount computed by the Tennessee Hospital Association will be applied to all self-pay accounts with a date of service of September 1, 2013, or after. These discounts do not apply to programs or services that are elective in nature.