Plain Language Summary of Financial Assistance Program

Katherine Shaw Bethea (KSB) Hospital strives to benefit humanity through work in integrated clinical practice and education, while supporting the communities in which we live and work. As part of that commitment, KSB serves, appropriately, patients in difficult financial circumstances. Above all, KSB’s guiding philosophy is that the needs of the patient come first. No patient eligible for financial assistance is billed more than the amount generally billed to individuals who have insurance covering the medically necessary care. In addition, we offer extended payment agreements to eligible patients.

Financial Assistance

1. A fully completed Financial Assistance Application and proof of income documents are required to apply for Financial Assistance.
2. Federal Poverty Guidelines are established by the Department of Health and Human Services based on the number of family members. Individuals with income less than 300% of federal poverty guidelines may receive a 100% discount.
3. No Financial Assistance Application is required for Presumptive Charity Care. The hospital bill is reduced by 100% when there are no insurance benefits and the patient meets one of the following criteria:
	1. Homelessness
	2. Deceased with no estate
	3. Mental incapacitation with no one to act on Patient’s behalf
	4. Current Medicaid eligibility but not on date of service or for non-covered service.
4. Policies and forms can be obtained at:
	1. On-line at <https://www.ksbhospital.com/patients/patient-financial-services/>
	2. 403 East First Street, Dixon, IL in the Financial Advocate office or at 101 West Second Street, Dixon, IL in the Patient Financial Services Department.
	3. Patients may also call the Financial Advocate at 815-284-5714.