

# KATHERINE SHAW BETHEA HOSPITAL

## FINANCIAL ASSISTANCE POLICY-PLAIN LANGUAGE SUMMARY

In the spirit of our mission to serve together as a compassionate and transforming healing presence within our communities, KSB Hospital is committed to providing healthcare services to all patients based on medical necessity. For patients who require financial assistance or who experience temporary financial hardship, KSB Hospital offers several assistance and payment options, including charity and discounted care, short-term and long-term payment plans and online patient portal payment capabilities.

**Uninsured Patients** KSB extends discounts to all uninsured patients who receive services. Uninsured discounts of 30% will be awarded to qualifying patients. Services such as cosmetic procedures, hearing aids and eye care that normally are not covered by insurance are priced at packaged rates with no additional discount. All payments are expected at the time of service.

**Short-Term and Long-Term Payment Plans** Patients who cannot pay some or all their financial responsibility may qualify for short-term or long-term payment plans. KSB's short-term payment plan is interest-free. Longer term interest-bearing payment plans are available for those patients who cannot commit to the short-term payment plan.

**Financial Assistance / Charity Care Policy** a 100 percent discount for medically necessary services is available to patients who earn 200 percent or less of the Federal Poverty Level guidelines. Elective services such as cosmetic surgery is not included in our charity program. Uninsured individuals who earn between 200 and 300 percent of the Federal Poverty Level guidelines are eligible for a partial discount.

Patient copays and deductibles may be eligible for discounted rates if a patient qualifies for financial assistance and earns less than 200 percent of the Federal Poverty Level Guidelines.

Discounts are also available for those patients who are facing catastrophic costs associated with their medical care. Catastrophic costs occur when a patient's medical expenses for an episode of care exceeds 20 percent of their annual income. In these cases, patient copays and deductibles may also be included in the discount.

**Applying** To apply for financial assistance, please complete and submit the financial assistance application. Copies of the application, plain language summary, and complete policy can be obtained free of charge from a financial counselor at the hospital where care was received or requested by mail by writing to:

PLEASE MAIL ALL THE DOCUMENTATION TO:  
KATHERINE SHAW BETHEA HOSPITAL  
403 E 1<sup>ST</sup> STREET  
DIXON, IL 61021  
ATTN: FINANCIAL COUNSELOR  
SUBMIT VIA FAX TO (815) 285-5688  
SUBMIT VIA EMAIL TO [FINANCIALCOUNSELOR@KSBHOSPITAL.COM](mailto:FINANCIALCOUNSELOR@KSBHOSPITAL.COM)

**Patient Financial Services** Financial counselors are available to work with patients in completing financial assistance applications to determine what assistance is available. This includes assessing eligibility for

Medicaid and Health Insurance Exchange plans. Patients may contact a financial counselor at the hospital where they receive care who can assist in determining qualification for financial assistance. No patient who qualifies for financial assistance will be charged more than the amounts generally billed by the hospital.

**The Health Insurance Marketplace** The Affordable Care Act (ACA) requires everyone legally living in the U.S. to have health insurance beginning January 1, 2014. It also gives millions of individuals with too little or no insurance, access to health plans at different cost levels. The law also provides financial assistance to those who qualify based on family size and income. Please see a financial counselor at the facility where you receive care for more information.

**Services from Physicians and Other Providers** Patients may receive bills for services from physicians and other providers who assisted in their care at KSB. These services may have been received in the Emergency Department, Radiology, from Anesthesia Physicians or from other professional providers. These services are not covered by KSB's Financial Assistance Program. Please contact the other providers directly for questions, information, and requests pertaining to their bill for services.