

PLAIN LANGUAGE SUMMARY OF FINANCIAL ASSISTANCE POLICY

Loretto Hospital is committed to providing financial assistance to eligible patients who do not have the ability to pay for their healthcare, and to ensure that such financial assistance is made available in accordance with all applicable state and federal laws and regulations. This is a summary of the Loretto Hospital financial assistance policy.

Eligibility Requirements and Assistance Offered

Financial assistance is available for emergency or other medically necessary services provided by Loretto Hospital. Assistance is not available for elective, cosmetic, uncovered bariatric procedures, or other services deemed not medically necessary as defined by Medicare.

The following discounts—which are based on income and family size—are available for eligible services. Patients must apply for financial assistance and meet income and other applicable eligibility requirements as described in the policy.

- Financial Assistance Discount:
 - Family income at or below 200% FPG will qualify for a 100% discount;
 - Family income between 200% and 300% FPG will qualify for an 80% discount;
 - Family income between 300% and 400% FPG will qualify for a 65% discount.

- Uninsured Discount under the Illinois Uninsured Patient Discount Act:
 - Family income up to 600% FPG is will qualify for care discounted to 135% of Medicare cost, with the discount applicable to charges greater than \$300;
 - The maximum collectible in a 12-month period from a patient without insurance will be 25% of the family’s annual gross income.

No one eligible for financial assistance will be charged more for emergency or other medically necessary care than the amounts generally billed (AGB) to individuals who have insurance covering such care. Please refer to the full policy for complete details.

How to Apply

Loretto Hospital requires that patients complete a Financial Assistance Application and provide other financial information and documentation relevant to making a determination of financial eligibility. The application may be submitted at the addressed below. Financial counselors are available to assist with the financial assistance application process.

How to Obtain More Information

To learn more about the Loretto Hospital financial assistance program, obtain a free copy of the financial assistance policy, application, and policy summary, or obtain assistance with the financial assistance application process, please contact Loretto Hospital as follows:

Website:	www.lorettohospital.org
Telephone:	773-854-5097
By Mail or In Person:	Loretto Hospital ATTN: Business Office 645 S Central Avenue Chicago, IL 60644

Financial assistance information is available from Loretto Hospital in English and Spanish.