

PLAIN LANGUAGE SUMMARY

FINANCIAL ASSISTANCE PROGRAMS AT GENESIS HEALTHCARE SYSTEM

Genesis Healthcare System offers a financial assistance program for patient liability for both uninsured patients and patients with insurance, including co-payments, co-insurance and deductibles. An uninsured patient is someone who does not have healthcare coverage, whether through an insurance carrier or a government program, and who does not have a right to be reimbursed by anyone else for their healthcare expenses. An underinsured patient is someone with a self-pay balance owed to Genesis Healthcare System, following insurance payment processing, who does not have a right to be reimbursed by anyone else for their healthcare expenses.

A patient that is uninsured or underinsured with a gross income less than 301% of the current Federal Poverty Level and who lacks financial means to pay the amount owed, may qualify for financial assistance. Uninsured patients without third-party liability coverage automatically qualify for the standard uninsured discount. This discount is applied to total charges which reduce the amount owed to a comparable amount of those covered by private health insurers and Medicare.

In addition to the standard uninsured discount, true self pay patients have the option to apply for additional financial assistance, based on qualified household dependents and the total gross annual household income. This income based assistance program is available to uninsured and underinsured patients with gross annual income less than 301% of the Federal Poverty Level. Applicants with gross annual income less than 139% of the Federal Poverty Level will be required to apply for Medicaid coverage, in order to receive the maximum discount of 100%. Patients will have the option to not apply for Medicaid, but will be limited to assistance no greater than 75%. In addition, an asset questionnaire must be completed in order for patients to meet the requirements of the financial assistance policy. Patients with assets in excess of \$5,000 will be required to pay an Excess Asset Patient Responsibility amount on an annual basis. Once the Excess Asset Responsibility has been satisfied, the qualified financial assistance will be applied.

A free copy of the hospital's financial assistance policy, billing policy and the financial assistance forms are available for view or print from the Genesis Healthcare System website. Copies are available for pick up in the Admitting area of the hospital, located near the main entrance, or at the Registration areas. You may contact a Genesis representative by phone or mail to request printed forms (740)454-4335. The Patient Resource Center Department is located at Genesis Healthplex 2800 Maple Avenue Zanesville OH. Staff is available to answer questions and provide information related to the application and financial assistance program.