



Financial Assistance/Charity Care Plain Language Summary

In the spirit of our mission to serve together in the spirit of the Gospel as a compassionate and transforming healing presence within our communities, St. Mary's is committed to providing healthcare services to all patients based on medical necessity.

For patients who require financial assistance or who are experiencing temporary financial hardship, St. Mary's offers several assistance and payment options, including charity and discounted care, short term and long term payment plans and online patient payment capabilities.

Uninsured Patients

St. Mary's extends discounts to all uninsured patients who receive medically necessary services. Uninsured discount amounts are based on Federal Poverty Level (FPL) guidelines. Patient statements will show the discount amount and the adjusted balance owed.

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 of their financial responsibility may qualify for short-term or long-term payment plans. St. Mary's short-term payment plan is interest-free and patient be paid in full within balances must ninety (90) days. Longer term payment plans are available through HealthFirst Financial Services for those patients who cannot pay their balances within ninety (90) days.

Financial Assistance/Charity Care Policy

A 100% discount for medically necessary services is available to patients who earn 200% or less of the Federal Poverty Level guidelines. Elective services such as cosmetic surgery are not included in our charity program. Uninsured individuals who earn between 200% and 400% of the Federal Poverty Level guidelines are eligible for a partial discount equal to the Medicare discount rate. Patients who qualify for financial assistance will not be charged more than the Medicare discount rate.

Patient copays and deductibles may be eligible for discounted rates if a patient qualifies for financial assistance and earns less than 200% 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 exceed 20 of their annual income. In these cases, patient copays and deductibles may also be included in the discount.

Charity care discounts may be denied if patients are eligible for other funding sources such as Medicaid or a Health Insurance Exchange plan and refuse or are unwilling to apply for these sources.

Applying for Financial Assistance

To apply for financial assistance, please complete and submit the application found at www.stmarysathens.org/financial-assistance. A complete version of the St. Mary's Financial Assistance Policy is also available on this webpage.

Written copies of the application, plain language summary or the complete policy can also be obtained from a financial counselor at the hospital. Copies may also be requested by emailing: billing@stmarysathens.org, by mailing to the hospital addresses below or by calling (844) 853-7359. These documents are available in English or Spanish.

St. Mary's Hospital
Attn: Patient Access
1230 Baxter Street
Athens, GA 30606

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 who can assist in determining qualification for financial assistance by calling (844) 853-7359.

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. Open enrollment for the health insurance exchange marketplace begins in November. Please see a financial counselor at the facility where you receive care for more information.