

## Financial Assistance Policy – Plain Language Summary

St. Luke's University Health Network Financial Assistance Policy/Program (FAP) exists to provide eligible patients, partially or fully-discounted emergency or other medically necessary healthcare services provided by St. Luke's Hospitals hereinafter referred to as HOSPITAL. Patients seeking Financial Assistance must apply for the program, which is summarized herein.

Eligible Services – Emergency or other medically necessary healthcare services provided by the HOSPITAL and billed by HOSPITAL. The FAP only applies to services billed by HOSPITAL. Other services which are separately billed by other providers, such as physicians or laboratories, are not eligible under the FAP.

Eligible Patients – Patients receiving eligible services, who submit a complete Financial Assistance Application (including related documentation/information), and who are determined eligible for Financial Assistance by the HOSPITAL.

How to Apply – FAP and related Application Form may be obtained/completed/submitted as follows:

- At the HOSPITAL's main Registration desk or Emergency Room desk.
- Request documents be mailed to you, by calling HOSPITAL's Patient Business Services Department at 484-526-3150.
- Request documents by mail/or visiting in person: HOSPITAL Patient Business Services Department, St. Luke's Center, 1110 St. Luke's Way, Suite 300, Allentown, PA 18109; In-person, St. Luke's Hospital Bethlehem, Main Lobby, 801 Ostrum St., Bethlehem, PA 18015. (The HOSPITAL's Financial Assistance Policy is also available upon request by mail, or in person, at this location.)
- Download the documents from the HOSPITAL's website: [www.slhn.org](http://www.slhn.org).
- Mail completed applications (with all documentation/information specified in the application instructions) to: HOSPITAL's Patient Business Services Department, St. Luke's Center, 1110 St. Luke's Way, Suite 300, Allentown, PA 18109; or deliver in person to Patient Business Services Department, St. Luke's Center, 1110 St. Luke's Way, Suite 300, Allentown, PA 18109.

Determination of Financial Assistance Eligibility – Generally, Eligible Persons are eligible for Financial Assistance, when their Family Income is at or below 300% of the Federal Government's Federal Poverty Levels (FPL). Eligibility for Financial Assistance means that Eligible Persons will have their care covered fully or partially, and they will not be billed more than "Amounts Generally Billed" (AGB) to insured persons (AGB, as defined in IRC section 501(r) by the Internal Revenue Service). Financial Assistance levels, based solely on Family Income and FPL, are:

- Family Income at 0 to 300% of FPL  
Full Financial Assistance; \$0 is billable to the patient.
- Family Income greater than 300% of FPL  
Partial Financial Assistance; AGB is maximum billable to the patient.

Note: Other criteria beyond FPL are also considered (i.e., availability of cash or other assets that may be converted to cash, and excess monthly net income relative to monthly household expenditures), which may result in exceptions to the preceding. If no Family Income is reported, information will be required as to how daily needs are met. The HOSPITAL reviews submitted applications which are complete, and determines Financial Assistance Eligibility in accordance with the HOSPITAL's Financial Assistance Policy. Incomplete applications are not considered, but applicants are notified and given an opportunity to furnish the missing documentation/information.

The HOSPITAL also translates its FAP, FAP application form and the plain language summary of its FAP in other languages wherein the primary language of the residents of the community served by the HOSPITAL represents 5 percent or 1,000; whichever is less; of the population of individuals likely to be affected or encountered by the HOSPITAL. Translated versions available upon request in person at the address below; and on the HOSPITAL's website.

For help, assistance or questions please visit or call: HOSPITAL's Patient Business Services Department, St. Luke's Center, 1110 St. Luke's Way, Suite 300, Allentown, PA 18109, (484) 526-3150; In-person, St. Luke's Hospital Bethlehem, Main Lobby, 801 Ostrum St., Bethlehem, PA 18015, (484) 526-3634, Monday through Friday from 8:30 AM to 5:00 PM.