

PLAIN LANGUAGE SUMMARY OF HEALTHCARE FINANCIAL ASSISTANCE POLICY

Overview

In with the light of its mission to improve the health of its communities, with special emphasis on the poor and underserved, and in the spirit of the healing ministry of Jesus, Bon Secours Mercy Health is committed to providing financial assistance to its patients. This is a summary of the Bon Secours Mercy Health Healthcare Financial Assistance (HFA) Policy for hospital including Bon Secours Mercy Health Emporia LLC, Bon Secours Mercy Health Franklin LLC, and Bon Secours Mercy Health Petersburg LLC.

Availability of Financial Assistance

Eligibility for financial assistance is determined by the ability of the patient or his/her guarantor to pay after all available resources have been utilized and all available assistance programs have been assessed. Financial assistance is available for emergency and other medically necessary care provided by Bon Secours Mercy Health hospitals in Southeastern Virginia (and certain other providers) to uninsured and underinsured patients who live in communities served by a Bon Secours Mercy Health hospitals, and whose family income does not exceed four times the Federal Poverty Guidelines (FPG).

Eligibility Requirements

Financial assistance is generally determined by a sliding scale of total household income based on the FPG. Individuals eligible for financial assistance under our Policy with an income level at 200% FPG or below receive free care. Individuals with an income level from 201% to 300% FPG, and 301% to 400% FPG, respectively, receive discounted care based on a sliding scale, as set forth in the Policy. The specific percentage discounts for the 201%-300% FPG, and 301% to 400% FPG, income levels are updated annually for each market commensurate with changes in the charge master.

No person eligible for financial assistance under the HFA policy will be charged more for emergency or other medically necessary care than amounts generally billed to individuals who have insurance covering such care. If an individual has sufficient insurance coverage or assets available to pay for care, he/she may be deemed ineligible for financial assistance. For those uninsured patients who do not qualify for any of the financial assistance discounts described in the HFA policy, Bon Secours Mercy Health extends an automatic (self-pay) discount to their hospital bills. Please refer to the full HFA Policy for a complete explanation.

About the Application Process

The process for applying for financial assistance under our HFA Policy includes these steps:

- Complete the HFA Application Form and include required supporting documents.
 - We look at your income and family size to determine the level of assistance available to you. We use a sliding scale, based on FPG outlined above.
 - We require that you must first explore eligibility for some type of insurance benefits that would cover your care (i.e. worker's compensation, automobile insurance, etc.) We can help direct you to the appropriate resources.
- We will contact you to tell you whether you are eligible for financial assistance under our HFA Policy.
- We can help you arrange a payment plan for any remaining charges or bills that are not covered under our HFA Policy.
 - A payment plan will consider your financial situation to set payments that you can manage.

Where to Obtain Information

You may obtain a copy of our HFA Policy and the HFA Application Form, as well as information about the financial assistance application process: (i) by visiting our website at www.bsmhealth.org/financial-assistance, and www.fa.bonsecours.com, or , (ii) by contacting Patient Financial Services by telephone at 1-800-430-3762, (iii) by mailing a request to Bon Secours Mercy Health, 1605 Valley Center Parkway, Suite 180, Bethlehem, PA 18017, Attn: Financial Counseling, or (iv) by contacting our financial counselors in person at any of our hospital locations (see the full HFA Policy for a complete listing of facilities and addresses).

We accommodate all significant populations served by Bon Secours Mercy Health that have limited proficiency in English by translating copies of our HFA Policy, Application Form, and this Summary in the primary languages spoken by those populations. We may also elect to furnish translation aids, translation guides, or provide assistance through use of qualified bilingual interpreters.