



Financial Assistance Policy

St. Bernards Five Rivers (SBFR) is committed to providing financial assistance to people who are without insurance, underinsured, ineligible, for a government program, or otherwise unable to pay for medically necessary care. SBFR will provide care of emergency medical conditions to individuals regardless of their ability to pay.

Financial assistance is available on a sliding-scale based upon income levels up to 300% of the current *Federal Income Poverty Guidelines*, as established by the Department of Health and Human Services. Poverty guidelines are available for review at <http://www.aspe.hhs.gov>. Eligibility for financial assistance will also be subject to review of assets, income and reasonable expenses. Financial need does not consider age, gender, race, social or immigrant status, sexual orientation or religious affiliation.

To be eligible for financial assistance, you must complete a Financial Assistance Application within the first 240 days after the first post-discharge billing statement was mailed on the account. Call (870)892-6000 or (870) 892-6221 or visit:

[:http://www.stbernards.info/stbernards_five_rivers](http://www.stbernards.info/stbernards_five_rivers) to receive a free application. The following documentation should be included with your application:

- Checking & Savings account statements
- Verification of income
- Last year's federal tax return or non-filing letter
- Verification of monthly expenses
- Medicaid or Medicare denial/approval
- Proof of Food Stamps & HUD

Submit the application and all requested documentation in person at:

2801 Medical Center Drive, Pocahontas

or by mail to

**St. Bernards Five Rivers
Attn: Financial Assistance
2801 Medical Center Drive
Pocahontas, AR 72455**

Uninsured patients automatically receive a discount on their bill. This will be noted on the billing statement. It does not disqualify you for financial assistance. If you are determined to be eligible for financial assistance, you will not be charge more for emergency, medically necessary care, or other medical care covered under the FAP than the calculated Amounts Generally Billed (AGB) to individuals who have insurance covering such care.

Our Financial Counselors can help determine your financial assistance eligibility. If applicable, they can Direct you to the appropriate resource for assistance In applying for Medicaid or can setup a payment plan.

Patients are expected to cooperate with SBFR's Financial Assistance Application process. In cases when a patient appears eligible for financial assistance, but no evidence is available, SBFR could use outside agencies to determine eligibility. Patients are informed of financial assistance options through hospital employees and financial counselors, signage and SBFR website. Brochures and patient bills also include information about financial assistance.

The following charges will be **excluded** from any Consideration for financial assistance: Elective or cosmetic procedures not covered by any payer and penalties assessed by the payer because the patient failed to abide by their insurance plan guidelines. Services provided and billed by other providers are not eligible under this policy.

SBFR may at any time revise the criteria determining eligibility for financial assistance.

For more information about financial assistance, contact St. Bernards Five Rivers financial counselors at (870) 892-6000 or (870) 892-6221, Monday through Friday, 8:00 a.m. – 4:30 p.m.