

# Southcoast Health System Financial Assistance Policy (FAP)

## Summary and How to Get Help

Help with your medical bills is available from Southcoast Health System (Southcoast Health) if you qualify. Patients who are uninsured, underinsured, ineligible for government benefits, or otherwise unable to afford care are encouraged to apply for financial assistance. Free copies of the FAP, this summary, and applications are available in English, Spanish, and Portuguese, and Southcoast Health will make a decision on applications as soon as possible.

**Services Eligible for Assistance** — All Emergency and Medically Necessary health care services provided by a Southcoast Health facility or provider if the services are billed by Southcoast Health. Services that are furnished by un-affiliated providers, including but not limited to, pathology, radiology, and certain emergency physicians, may not be covered by the FAP even if received in a Southcoast Health facility.

**Who Qualifies for Help?** — **Low-income uninsured and underinsured patients who are Massachusetts residents and meet income qualification based on family size and household income.**

- If your household income is 150% of the federal poverty guidelines or below, you may be eligible for free care for eligible services provided from Southcoast Health.
- If your income is between 150% and 300% of the federal poverty guidelines, you may be eligible for discounts on eligible services provided from Southcoast Health.
- If your income is **more than** 300% federal poverty guidelines, but less than or equal to 400% federal poverty guidelines and your annual medical expenses exceeded 40% of your income you may be eligible for discounts on eligible services provided from Southcoast Health.
- If you are eligible for financial assistance under the FAP you will not be charged more for emergency or other medically necessary care than amounts generally billed to individuals who have insurance.
- If you have insurance or assets to pay for your care, you may not be eligible for financial assistance.
- No patient eligible for financial assistance hereunder shall be charged more than the (AGB) “Amounts Generally Billed” for emergency or medically necessary services. This is defined by Internal Revenue Service 501© calculation.
- Please refer to the full policy for a complete explanation and details. The complete FAP can be found on the Southcoast Health website at <https://www.southcoast.org/financial-assistance/> and copies are available upon request from Southcoast Health.
- Applicants who submit incomplete applications will be notified of any missing information/documentation and will be given the opportunity to comply to continue the application process.
- **REMINDER: You can always come to Southcoast Health's Hospitals in an emergency, regardless of your ability to pay.**

**How Can I Apply for Financial Assistance?** — Southcoast Health's Patient Financial Services Department can help you review the Policy and fill out an application.

- To speak with someone about obtaining assistance, call by phone at **508-973-5070**.
- To assist with your application, we offer language translations if needed, via phone or in-person.
- It is recommended to make an in-person appointment Monday through Friday **8:00 am — 4:00 the following locations:**

**St Luke's Hospital**, 101 Page Street, New Bedford, MA 02740

**Charlton Memorial Hospital**, 363 Highland Avenue, Fall River, MA 02720

**Tobey Hospital**, 43 High Street, Wareham, MA 02571

**Southcoast Center for Cancer Care**, 206 Mill Road, Fairhaven MA, 02719