

## Summary of Financial Assistance and Discount Programs

Atrium Health strives to provide financial assistance based on a patient's ability to pay while modeling the Atrium Health core value of "Caring". The financial assistance programs are designed to ensure assistance is provided to patients demonstrating a financial need and to ensure Atrium Health complies with any required Federal or State regulations related to financial assistance. Those eligible for financial assistance will never be billed more than the amounts generally billed (AGB) to an insured patient. Atrium Health uses the look-back method to calculate AGB. For more information on the calculation for AGB, contact Patient Customer Service.

### Financial assistance programs:

#### **Coverage Assistance & Financial Assistance (CAFA)**

The CAFA program is for North Carolina, South Carolina or Georgia residents who are uninsured patients and have received hospital inpatient services or observation services. It also includes hospital outpatient and medical group services that resulted in a balance greater than or equal to \$10,000. Uninsured patients with these types of services will be reviewed for CAFA by the Atrium Health Coverage Assistance Services department. A counselor will interview the patient and determine if they are eligible for other coverage opportunities. If a patient fully cooperates with this process and no coverage is available, their account will be evaluated for financial assistance based on their income as compared to federal poverty guidelines (FPG). Patients with income less than or equal to 200% of FPG will receive 100% financial assistance. Patients between 201% and 400% of the FPG will qualify for partial assistance. Interest free payment options are available to assist patients in paying their remaining balance.

#### **Financial Assistance Scoring (FAS)**

The Financial Assistance Scoring program is for North Carolina, South Carolina and Georgia residents who are uninsured patients and have received hospital outpatient or medical group services that resulted in a balance less than \$10,000. Each account will be automatically reviewed for financial assistance prior to billing. Eligibility is based on a financial assistance score from a third-party vendor that indicates the likelihood a patient lives in poverty. Patients with qualifying accounts will be extended a 100% adjustment and will not receive a bill. Patients with a qualifying score are not required to take any action. Patients found ineligible for hospital outpatient services will receive a letter indicating the account was found ineligible. Uninsured patients with hospital services who are not eligible through FAS may choose to apply for a full review. Uninsured patients receiving Emergency Department services and are eligible for FAS may be responsible for a \$75.00 copay depending on state residency. No patient will be denied access to services due to their inability to pay. Patients receiving medical group services may be eligible for FAS on a discounted/sliding fee of \$0-\$50.00 based on family size and income

**Georgia Residents Only:** Financial assistance for under-insured patients is only available through the Georgia Indigent Care Trust Fund (ICTF) state program for Georgia residents receiving certain hospital services in Georgia. Funding for this program is subject to annual thresholds. These patients can apply by submitting a CAFA application. 100% financial assistance will be provided to patients who are at or below 200% of FPG. Under-insured patients eligible or currently enrolled in Medicaid or Medicare are not eligible for this program. Patients will be required to cooperate with the coverage assistance process to determine eligibility for other coverage options prior to being extended financial assistance.

*(Uninsured GA residents are provided ICTF financial assistance through the CAFA & FAS processes)*

**How to apply:** Patients can apply by downloading an application at <https://atriumhealth.org/for-patients-visitors/financial-assistance> and mailing it to Atrium Health Coverage Assistance Services. Contact Patient Customer Service to receive an application by mail or obtain an application in person in the hospital facility's admitting office.

*The Coverage Assistance and Financial Assistance policy and documents are available on the Atrium Health website: <https://atriumhealth.org/for-patients-visitors/financial-assistance>. Copies are available, free of charge, in person, in the hospital admitting offices or by mail by calling Patient Customer Service.*

**In addition to the financial assistance programs, two discount programs are available:**

#### **Uninsured Discount**

Uninsured patients will receive a 50% discount off gross charges on all medically necessary hospital services and a 30% uninsured discount off gross charges on eligible medically necessary Medical Group services. A \$50.00 uninsured co-pay may be requested at the time of service for all outpatient Medical Group services. The uninsured discount is applied automatically, and no action is needed by the patient to receive this discount. This program is available to all uninsured patients.

#### **Hardship Discount**

This program is designed to assist North Carolina, South Carolina and Georgia residents who have had a catastrophic medical event regardless of their insurance coverage that has resulted in very large medical bills in comparison to their financial resources. Patients who have incurred a balance after all insurance or third-party payments that is greater than \$2,500 and is 10% of their total household financial resources may be eligible for a hardship discount. Patients seeking a hardship settlement discount should inquire about this program by calling the customer service department after receiving their first statement.

#### **Contact information:**

Atrium Health Coverage Assistance Services  
PO Box 32861  
Charlotte, NC 28232

Patient Customer Service  
(704) 512-7171

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