

## **Atrium Health NC Hospital Medical Debt Mitigation Policy (MDMP)**

Atrium Health is committed to caring for the health and well-being of all patients regardless of their ability to pay. Atrium Health is committed to assisting eligible patients in the communities we serve to access health coverage, such as Medicaid, and extending financial assistance to those in need. To further this commitment, our policies are aligned with the North Carolina Medical Debt Mitigation initiative, aimed at preventing the accumulation of medical debt.

The MDMP is for patients who are permanent residents of North Carolina and receive medically necessary services at an Atrium Health hospital located in North Carolina.

The Atrium Health Financial Assistance Policy supports the objectives set forth by the NC MDMP. This embodies our core value of “Caring” and adhering to federal and state regulations related to financial assistance.

In accordance with the law, Atrium Health will always provide treatment to patients in a hospital emergency department regardless of their ability to pay. Patients eligible for financial assistance will never be billed more than the amounts generally billed (AGB) to an insured patient. Advocate Health uses the look-back method to calculate AGB. For more information on the calculation for AGB, contact Customer Service at (704)512-7171.

The MDMP objectives are fulfilled by the Advocate Health Financial Assistance Policy (AH FAP), which include:

- Patients with household income less than or equal to 300% of the federal poverty level can receive 100% financial assistance.
- Patients with household income between 301%-400% of the federal poverty level can receive a partial discount.
- North Carolina residents enrolled in certain federal and state programs or who meet other non-income based criteria can qualify for 100% financial assistance and no application is necessary. See Appendix A of our financial assistance policy for more information.
- Atrium Health provides payment plan options for patients unable to pay their medical bill in full. Patients who inquire about payment plans and have a household income at or below 300% of the federal poverty level are eligible for 100% financial assistance, thereby eliminating the need for a payment plan.

Full details on the requirements, eligibility criteria, screening processes and procedures related to Atrium Health’s financial assistance programs can be found in our Financial Assistance Policy.

The financial assistance policy and related documents including the financial assistance plain language summary, financial assistance application and Billing and Collections Policy are available at <https://atriumhealth.org/for-patients-visitors/financial-assistance>.

Created: 1/1/25

Approved: 1/1/25

Revised: 1/1/25