

**Saint Peter's University Hospital**  
**Financial Assistance Policy – Plain Language Summary (PLS)**

The Saint Peter's University Hospital's Financial Assistance Policy/Program (FAP) exists to provide eligible patients, partially or fully-discounted emergency or other medically necessary healthcare services provided by Saint Peter's University Hospital (SPUH) and a substantially related entity (as defined by the IRS). Saint Peter's University Hospital and any substantially related entity are hereinafter referred to as SPUH.

**Eligible Services** - Emergency or other medically necessary healthcare services provided by SPUH and billed by SPUH. The FAP only applies to services billed by SPUH. Other services which are separately billed by other providers, such as physicians or laboratories, are not eligible under the FAP.

**Eligible Patients** - Patients receiving eligible services, who provide all requested data/documentation, and who are determined eligible for Financial Assistance by Saint Peter's University Hospital's Resource Services.

*FAP eligible individuals will not be charged more for emergency and other medically necessary care than the AGB – thus the Health Care System will not apply gross charges to FAP-eligible individuals for any necessary medical care.*

**How to Apply**

▪ **Uninsured Patients**

Saint Peter's University Hospital's Resource Services reviews all accounts for uninsured (self-pay) patients. This process requires us to screen this patient population for potential eligibility for State or

Federal assistance programs as well informing all patients, representatives, referring physicians, and SPUH employees that financial assistance may be requested.

All patients that remain self-pay due to ineligibility for State and Federal assistance programs, non-compliance, or inability to afford (or sign-up for) minimum essential coverage under the Affordable Care Act will be deemed presumptively eligible for Financial Assistance and have their charges reduced to:

- Family Income at 0 to 200% of the Federal Poverty Limits ("FPL"); \$0 is billable to the patient;
- 115% of Medicare rates, if they are within 301% to 500% of the Federal Poverty Limits ("FPL");
- The lesser of Amounts Generally Billed (AGB) rates as defined in **EXHIBIT I** of the Financial Assistance Policy or the amount as calculated per the New Jersey sliding scale, if they fall within 201% to 300% of the "FPL".

There is no written application required for our FAP, but we will utilize data captured (from all potential internal and external sources) in assessing eligibility for Charity Care or other Governmental programs in determining the appropriate rate structure that they qualify for.

• **Insured Patients**

All FAP-eligible patients with active health care insurance will not be personally responsible for paying more than the AGB, defined below, not including all reimbursements by the health insurer have been applied to his/her account.

*FAP eligibility and status to a more generous assistance program may be updated at any time during the billing and collection cycle.*

**FAP Notification / Publication**

- a) SPUH's FAP and a Plain Language Summary ("PLS") of the FAP are all available via our website -- **[www.saintpetershcs.com](http://www.saintpetershcs.com)**.
- b) Paper copies of the FAP and PLS are available upon request without charge by mail as well as provided in various areas throughout the hospital facilities – including Admissions, Patient Registration, Emergency Room Department, Resource Services, and Patient Discharge. All written requests should be sent to:

**Saint Peter's University Hospital  
Attn: Resource Services  
254 Easton Avenue  
New Brunswick, NJ 08901**

- c) Verbal requests for paper copies of the FAP and PLS will be available by contacting:

**Saint Peter's University Hospital  
Department: Resource Services  
Telephone # 732.745.8600 Extension 5019**

- d) The FAP and the PLS are available in English and other languages that constitute the lesser of 5% or 1,000 individuals within Saint Peter's Health system primary service area. Translated versions are available upon request in person, via telephone, or our website.