



**Lifespan**

*Delivering health with care.®*

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Owner Eric Dyl: Dir  
Hospital Revenue  
Cycle  
Area Finance  
Applicability Corporate

## Financial Assistance Policy - Plain Language Summary

# Lifespan Financial Assistance Policy – Plain Language Summary

The Lifespan Financial Assistance Policy (FAP) provides eligible patients with partially or fully-discounted emergency and other medically necessary healthcare services provided by Lifespan affiliates. These affiliates include Rhode Island Hospital, The Miriam Hospital, Newport Hospital, Emma Pendleton Bradley Hospital (Bradley Hospital), Lifespan Physician Group, Inc., Gateway Healthcare, Inc., Coastal Medical Physicians, Inc., and any substantially related entity hereinafter referred to as Lifespan. Patients seeking financial assistance must apply for the program. Details on the policy and application process are summarized herein.

**Eligible Services:** Eligible services include services provided and billed by Lifespan, including but not limited to, emergency and medically necessary care to patients who are uninsured, underinsured, ineligible for any government health care benefit program, and are unable to pay for their healthcare services. Please note that the FAP applies only to services billed by Lifespan. Other services separately billed by other providers such as physicians or laboratories unaffiliated with Lifespan are not eligible under the FAP

**Calculation of Discount:** At no time will patients eligible for financial assistance under the FAP be billed more than "Amounts Generally Billed" (AGB). Lifespan uses the prospective method in determining AGB, which is defined by Internal Revenue Code section §501(r) as the amount Medicare or Medicaid would reimburse the hospital for billed care (including both the amount that would be reimbursed by Medicare or Medicaid, and the amount the beneficiary would be personally responsible for paying in the form of co-payments, co-insurance, and deductibles) if the patient was a Medicare fee-for-service or Medicaid beneficiary. Specific AGB calculations for each Lifespan hospital covered under the FAP are listed as follows:

- Patients approved for Financial Assistance who fall below 201% of the Federal Poverty Guidelines (FPG) will receive 100% discounted care for eligible services. This discount will result in no remaining balance for incurred services
- Patients approved for Financial Assistance who fall within 201%-300% of the Federal Poverty Guidelines will receive a partial Financial Assistance adjustment on eligible services.
  - Inpatient: 80% discount of the billable DRG

- Outpatient: 90% discount off the total charge
- Uninsured Patients who are not approved for Financial Assistance will receive the following Self Pay Uninsured Discount.

Hospital/Physician Group	Prospective Method	Inpatient	Outpatient
Emma Pendleton Bradley Hospital	Medicaid	76%	76%
Lifespan Physician Group, Inc.	N/A	71%	71%
Lifespan Physician Group, Inc. DBA Lifespan Urgent Care	N/A	N/A	50%
Gateway Healthcare, Inc.	N/A	N/A	33%
Radiosurgery Center of Rhode Island, LLC.	N/A	N/A	80%
Rhode Island Hospital	Medicare	DRG	78%
Samuel Sinclair Dental Center (RIH)	N/A	N/A	50%
Newport Hospital	Medicare	DRG	82%
The Miriam Hospital	Medicare	DRG	80%
Coastal Medical Physicians, Inc**	N/A	N/A	53.9%**
*Discounts are based on the date that the service was provided.			
**Effective 2/5/24 (Date of Service) the Outpatient discount % for Coastal Medical Physicians Inc was updated from 39% to 53.9%.			

Details on 2024 FPG rates are disclosed on the full version of Lifespan’s FAP available.

How to Apply: Lifespan’s FAP and related application form may be obtained, completed, and submitted as follows:

Lifespan FAP and application documents are available in-person at any of the following Lifespan hospital facility locations:

- Rhode Island Hospital, Patient Advocate Office, 593 Eddy Street, Providence, RI 02903
- The Miriam Hospital, Patient Advocate Office, 164 Summit Avenue, Providence, RI 02906
- Newport Hospital, Patient Advocate Office, 11 Friendship Street, Newport, RI 02840
- Bradley Hospital, Patient Financial Services, 1011 Veterans Memorial Parkway, East Providence, RI 02915

Lifespan's **Financial Assistance documents** are also available for free by mail request using any one of the hospital facility addresses listed above. Patients can visit <https://www.lifespan.org/patients-visitors/>

[insurance-billing-and-financial-assistance/financial-assistance](#) to obtain all necessary information and forms. Requests for documents to be mailed can be made by calling Lifespan's Patient Financial Services Office at (401) 444-6949. **Patients with active MyChart account (MyLifespan Patient Portal) can apply for the Financial Assistance program online at <https://www.lifespan.org/mylifespan>.**

Mail completed applications or deliver in person (with all documentation/information specified in the application instructions) to any of the Lifespan hospital facility addresses listed above.

Lifespan translates the FAP, FAP application form, and the plain language summary of its FAP into the primary languages of populations with limited English proficiency that constitute the lesser of 5% or 1,000 of the residents of the community served by the hospital facility. All information is available online at <https://www.lifespan.org/financial-assistance> - or at the Lifespan hospital facilities listed previously.

For further assistance or questions please call Admitting -Patient Advocate Office at 401-444-7850 If arriving in-person, please visit any of the Lifespan hospital facility locations listed above between the hours of 8:00am-4:00pm, Monday through Friday.

## Approval Signatures

Step Description	Approver	Date
Executive Approval	Peter Markell: Lifespan Executive	02/2024
SVP Finance Approval	Eva Greenwood: SVP Finance	02/2024
VP Revenue Cycle Approval	Christine Rawnsley: VP Revenue Cycle	02/2024
	Eric Dyl: Dir PFS	02/2024

## Applicability

Corporate