

## **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., 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 emergency or other medical necessary healthcare services provided and billed by Lifespan. 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.

**Eligible Patients:** Generally, eligible persons include individuals whose family income is at or below 300% of the Federal Poverty Guidelines (FPG), as determined by the U.S Department of Health and Human Services. Eligibility for financial assistance allows eligible patients to have their care discounted fully or partially. At no time will patients who are eligible for financial assistance be billed more than “Amounts Generally Billed” (AGB). Using the prospective method, AGB as defined by Internal Revenue Service §501(r), is determined 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. Allowable financial assistance levels for eligible patients are as follows:

- Full financial assistance is provided to patients whose family income falls within 0% to 200% of FPG. No amount of Lifespan provided services is billable to the patient in this scenario.
- Partial financial assistance is provided to patients whose family income falls within 201%-300% of FPG. For patients within this income range, Lifespan will use AGB as the maximum amount billable to the patient for Lifespan provided services.

Another factor considered when determining financial assistance are the liquid assets owned by a patient. Examples of these types of assets include cash or other assets readily convertible into cash. Ownership of a particular amount of liquid assets may result in the denial of financial assistance even if a patient qualifies under the FPG determination described earlier. If a patient has disclosed in their financial assistance application that it has no family income, the Lifespan Patient Financial Services Department will require information supporting how daily needs are met. Lifespan reviews all completed applications submitted and determines financial assistance eligibility in accordance with Lifespan's FAP. Incomplete applications will not be considered. However, applicants who submit incomplete applications are notified of this status and given the opportunity to furnish any pending or missing documentation/information necessary to complete the application process.

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

1. 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 FAP is also available by mail request using any one of the hospital facility addresses listed above. Patients can also visit <https://www.lifespan.org/financial-assistance-0> 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.

2. 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 Lifespan's Patient Financial Services Department at 401-444-6949. 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.