



## Cameron Memorial Community Hospital (CMCH) Plain Language Summary

CMCH's Financial Assistance Program is for patients who are in need of or already had emergency or medically necessary care and are not able to pay. You may be approved if:

- You are a resident of Michigan, Ohio, or Indiana
- You have income at or below 350% of the Federal Poverty Level (FPL)
- You complete the Cameron Memorial Community Hospital Financial Assistance Application
- You provide the needed documents

Patients have 240 days from the first billing statement after discharge for those services to apply for financial assistance.

Discounts amounts were calculated from the Amounts Generally Billed (AGB), which are based on a calculation using amounts received as reimbursement from insurance companies for services. Patients that are eligible for financial assistance will not be responsible for more than AGB for their services. Eligibility is determined using a sliding scale based on current Federal Poverty Guidelines if family income is at or below 350 percent of the Federal Poverty Level (FPL) [www.healthcare.gov/glossary/federal-level-FPL](http://www.healthcare.gov/glossary/federal-level-FPL).

CMCH's financial assistance staff will review applications. They will decide if patients are approved for full assistance, partial assistance or not eligible. The decision is made based on the application information, income, assets and some additional conditions that can be found in the full financial assistance policy. Patients will get a decision within 30 business days after a

complete application is received. Applicants that need to provide more information before a decision is made will get a notice. The patient will have 10 business days from the date provided on the additional information request to return the information.

To be approved for financial assistance, patients must return all documents. If information is not correct, or another solution is found, CMCH may not be able to help.

CMCH gives care for emergency medical conditions even if the patient can't pay. This policy is based on the guidelines provided in the Emergency Medical Treatment and Labor Act (EMTALA).

Free copies of the policy, application and policy summary in English and Spanish can be found on the website [www.Cameronmch.com](http://www.Cameronmch.com).

Copies are also located in the emergency, admitting and financial counseling departments. To get copies in the mail, call the CMCH Financial Services Department at 260.667.5513

To apply for financial assistance or find out more about CMCH's financial assistance program, contact CMCH financial counselors: **CMCH Financial Counselors** are available Monday through Friday 8:30 a.m. to 4:30p.m.