MARSHALL MEDICAL CENTER
FINANCIAL ASSISTANCE PROGRAM SUMMARY

Marshall Medical Center is committed to serving the members of our community. We want to make sure that you are given every opportunity to apply for any financial assistance, including charity care, for which you may be eligible if you do not have insurance coverage.

ELIGIBILITY FOR CHARITY CARE / DISCOUNT PAYMENT

You may be eligible for financial assistance if you submit the necessary documentation and either: (1) your family income is below 350% of the current Federal Poverty Guidelines (See 2015 Poverty Guidelines Table below); or (2) your family has high medical costs. You would have high medical costs if your annual out-of-pocket costs exceed 10% of your family gross income and essential living expenses in the prior 12 months. The specific level of assistance you may be eligible for will depend on your particular family income level.

The table below will help you understand where you might fall within the Federal Poverty Guidelines:

2015 POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA

Persons in family household	Poverty Guidelines
1	$11,770
2	$15,930
3	$20,090
4	$24,250
5	$28,410
6	$32,570
7	$36,730
8	$40,890
For Families / households with more than 8 persons, add $4,160 for each additional person. **2015 Poverty Guidelines** *link to the U.S. Department of Health & Human Services webpage*	

HOW TO APPLY FOR FINANCIAL ASSISTANCE

You can apply in different ways:

- Complete an on-line application by visiting our website at www.marshallmedical.org.
- Download the application from our website.
- Request a paper application be sent via mail by calling (530) 626-2618.
- Apply in person at our Billing Office located at 3177 Turner Street, Placerville, CA 95667.

If you need assistance with completing the application, or have any questions about our Financial Assistance Program, please contact our Financial Counselors at (530) 626-2618, or visit our Billing Office located at 3177 Tuner Street, Placerville, CA 95667. Spanish-speaking Financial Counselors are also available. Spanish translations of the Financial Assistance Policy and application, the Debt Collection Practices, and this Summary are also available.

HOW FINANCIAL ASSISTANCE COULD IMPACT YOUR BILL

If you qualify for Financial Assistance, the expenses related to the services you received could be significantly reduced or eliminated. Also, you will not be charged more than the amount generally billed to individuals with insurance coverage for emergency or other medically necessary services. This program does not apply to professional services you may receive with the exception of emergency medical care provided by the emergency physicians at Marshall Medical Center.

Below are examples of the possible charges associated with an emergency room visit and the potential discounts available to eligible individuals under this program:

Example: Emergency Room Visit

Service	***2015 Charge***
EMS LEVEL II	$1,119.00
LAB CBC	286.00
LAB VENIPUNCTURE	56.00
LAB COMPLETE METABOLIC PANEL	652.00
TOTAL CHARGES	**$2,113.00**

Example: Possible discounts (dependent on meeting qualification criteria)

DISCOUNT TYPE	**CHARGES (from example above)**	**AMOUNT YOU WOULD PAY (must meet qualifications)**
Financial Assistance Level III	$2,113.00	$148.36
Financial Assistance Level II	$2,113.00	74.18
Financial Assistance Level I	$2,113.00	37.09
Complete Charity	$2,113.00	0.00
All discount examples are based on the exact charges listed above. Qualifications under any of these programs require meeting guidelines established for each program.		

COLLECTION PRACTICES

If you have qualified for Financial Assistance or have negotiated a payment plan and you are reasonably cooperating with us in settling an outstanding bill, we will not knowingly send or assign your bill to an outside collection agency if we know that doing so may negatively impact your credit.

If you have not yet qualified for Financial Assistance but have an application pending, Marshall Medical Center shall not assign your bill to an outside collection agency until at least 180 days have passed from the date of your first billing statement.

For more information about our debt collection practices, visit our website at http://www.marshallmedical.org/upload/docs/MMC_Debt%20Collection%20Practice.2014.pdf