



Three Rivers Health

Financial Assistance Policy – Plain Language Summary

Three Rivers Health (TRH) Financial Assistance Policy/Program (FAP) exists to provide eligible patients, partially or fully – discounted emergent or medically necessary care. Patients that will be seeking Financial Assistance must apply for the program, which is summarized below.

Eligible Services – Emergent and / or medically necessary healthcare services provided by TRH Hospital, and all owned clinics by TRH. The services only apply to services billed by TRH. Other services such as Pathology, ER Physicians, and Radiology are examples of services that are not eligible under the FAP.

Eligible Patients – Patients receiving eligible services, **who submit a complete Financial Assistance Policy** (including related documentation/information, and who are determined to be eligible for Financial Assistance by TRH Financial Assistance Committee.

How to Apply – Financial Assistance Applications may be obtained/completed/submitted as follows:

- Obtain an application at the Hospital main registration desk, or at the main registration desk for any Hospital owned clinic.
- Request an application be mailed to you, by calling TRH Patient Financial Services at 269-273-9769.
- Request an application by mail/or visiting in person: TRH Patient Registration Services, located at 701 S. Health Parkway, Three Rivers, MI 49093; Visiting in person, go to Financial Assistance Counselor's office located in the hallway to the right of the front desk in the entrance of the hospital.
- Download an application from the TRH website: www.trhealth.org/financial-assistance.
- Mail completed applications (with all documentation/information specified in the application instructions) to THR Patient Registration Services, 701 S. Health Parkway, Three Rivers, MI 49093.

Determination of Financial Assistance Eligibility – Generally, Eligible persons are eligible for Financial Assistance, using a sliding scale, when their Family Income is at or below 400% of the Federal Government's Federal Poverty Guidelines (FPG) [<https://www.federalregister.gov/documents/2017/01/31/2017-01586/hhs-poverty-guidelines-update>]; Eligibility for Financial Assistance, means that Eligible Persons will have their care fully covered or partially, and they will not be billed more than "Amounts Generally Billed"(AGB) to insured persons(AGB, as defined by IRS Section 501(r)). Financial Assistance levels based solely on Family income and FPG, are:

Family Income at 0 to 200% of FPG - Eligible for 100% discount

Family Income at 201 to 400% of FPG - Partial Financial Assistance – AGB is maximum billable to patient – Presently this discount is 60%.

Note: Other criteria beyond FPG are also considered (i.e., availability of cash or other assets that may be converted to cash, and excess monthly income relative to monthly household expenses), which may result in exceptions to the preceding. If no Family income is reported, information will be required to show how daily expenses are covered. The TRH Financial Assistance Committee reviews submitted applications which are complete, and then determines Financial Assistance Eligibility in accordance with the TRH Financial Assistance Policy. Any applications that are incomplete will not be considered, but applicants will be notified and given an opportunity to submit the required documentation/information.

For help, or questions, please call: **TRH Patient Financial Services at 269-273-9769, M-F – 8:00 AM to 5:00 PM.**