

## **Plain Language Summary**

### **Patient Financial Assistance Program (FAP):**

Keck Medicine of USC (KMC), which includes Keck Hospital of USC, USC Norris Cancer Hospital and USC Verdugo Hills Hospital, is dedicated to ensuring that compassionate, quality care is extended to all, regardless of their ability to pay. KMC's Financial Assistance Program helps to make medically necessary services available to members of its community. This includes people who don't have health insurance and can't pay their hospital bill, as well as patients who do have insurance but are unable to pay the portion of their bill that is not covered by insurance. Depending on circumstances, income and family size, some patients will not be required to pay for services; others may be asked to make partial payment. KMC will not charge patients more than AGB (amounts generally billed) for emergency or other medically necessary care.

Since California law does not allow the hospital to employ physicians, its Financial Assistance Program (FAP) does not necessarily extend to physician services. However, the law requires certain physicians to limit expected payment from eligible patients that are uninsured or have high medical costs whose income is at or below 350% of the federal poverty level. (For information on poverty guidelines, visit the U.S. Department of Health & Human Services website at: <http://aspe.hhs.gov/poverty/index.cfm>)

### **Who is eligible?**

Patients whose family income is 400% or less of federal poverty guidelines may be eligible for assistance through KMC's Financial Assistance Program. (For example, 400% equals \$47,080 annual income for one or \$97,000 for a family of four). Because it will benefit you, if you are uninsured, we do ask that you apply for Medi-Cal. If you are having services performed at KMC, we can help you with the Medi-Cal application process. During open enrollment you may be able to obtain coverage under Covered California.

### **How to Apply:**

FAP applications, FAP policy, Billing and Collections policy and Plain Language Summaries are available to all patients in English and Spanish. Please ask the Admitting/Registration Department at the time of service or call the Patient Financial Services Monday through Friday, from 8:00am 5:00pm PST:

- Keck Hospital of USC: 855-532-5729
- Norris Cancer Hospital: 855-532-5729
- Verdugo Hills Hospital: 818-949-4055

Or you can review and print the application on our website at <http://www.keckmedicine.org/wp-content/uploads/2013/09/Keck-Medicine-of-USC-Financial-Assistance-Application-2016.pdf>

### **Uninsured Discount Program:**

KMC has implemented a Self-Pay Payment Program for its uninsured patients. Your bill will be reduced to an amount equal to or less than contracted rates with Medicare. Any Financial Assistance Program discounts are in addition to the uninsured discount program.